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## Section 3: Sample Bank Holding Company Performance Report and Definition of Items

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### **General Description**

This section of the manual contains the sample individual BHCPR pages in the order in which they appear in the BHCPR. Definitions of financial ratios and other data are provided following a description of each BHCPR page.

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY  
RICHMOND, VA

Bank Holding Company Information

RSSD Number: 1234567

Federal Reserve District: 5

Consolidated Assets (\$000): 13,711,410

Peer Group Number: 1 Number in Peer Group: 61

Number of Bank Subsidiaries: 2

Peer Group Number	Description
01	Consolidated assets equal to or greater than \$10 billion
02	Consolidated assets between \$3 billion and \$10 billion
03	Consolidated assets between \$1 billions and \$3 billion
04	Consolidated assets between \$500 million and \$1 billion
05	Consolidated assets between \$300 million and \$500 million
06	Consolidated assets between \$150 million and \$300 million
07*	Consolidated assets less than \$150 million
09	Atypical and second-tier bank holding companies

ADDRESSEE:

CHIEF EXECUTIVE OFFICER  
SAMPLE BANK HOLDING COMPANY  
2100 VIRGINIA AVENUE  
RICHMOND, VA 99999

NOTE

This report, which is prepared by the Federal Reserve Board's Division of Banking Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived therefrom. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

\*Includes only bank holding companies with two or more bank subsidiaries and that have outstanding debt to the general public or are engaged in a nonbank activity involving financial leverage or engaged in credit extending activities.

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Public versions of individual BHC reports are available on the FFIEC web site:  
[www.ffiec.gov/nic/](http://www.ffiec.gov/nic/)  
For information on ordering individual or peer group reports or the User's Guide, contact the Board of Governors of the Federal Reserve System, Publications Services at (202) 452-3245.

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## Introductory Page

The Introductory Page presents the report date of the BHCPR, bank holding company information, the Table of Contents, and a description of peer groups. The following facts on the subject bank holding company are printed on this report page: the name

and address of the BHC, the identification numbers assigned by the Federal Reserve System to the BHC, the district number of the Federal Reserve Bank which has regulatory authority over the BHC, its consolidated assets as of the report date,

the two-digit identifier of the peer group associated with the BHC, the number of companies that comprise its peer group, and the number of bank subsidiaries.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

SUMMARY RATIOS

PAGE 1

	mmmm YYYY			mmmm YYYY			YYYY			YYYY			YYYY		
	-----			-----			-----			-----			-----		
Average Assets (\$000)	13,845,804			14,201,529			14,056,096			14,591,368			14,957,590		
Net Income (\$000)	33,677			39,765			113,661			132,957			106,964		
Number of BHCs in Peer Group	61			61			62			59			59		
<b>EARNINGS AND PROFITABILITY</b>	<b>BHC</b>	<b>PEER 01</b>	<b>PCT</b>	<b>BHC</b>	<b>PEER 01</b>	<b>PCT</b>	<b>BHC</b>	<b>PEER 01</b>	<b>PCT</b>	<b>BHC</b>	<b>PEER 01</b>	<b>PCT</b>	<b>BHC</b>	<b>PEER 01</b>	<b>PCT</b>
<b>PERCENT OF AVERAGE ASSETS:</b>															
Net Interest Income (TE)	3.78	3.32	75	3.96	3.37	83	3.91	3.42	80	3.99	3.49	83	3.88	3.63	83
+ Non-interest Income	4.78	2.44	88	2.07	2.47	50	2.20	2.47	58	1.98	2.44	88	1.62	2.24	88
- Overhead Expense	5.29	3.50	88	3.85	3.51	66	3.80	3.56	65	4.06	3.57	88	3.86	3.68	88
- Provision for Loan and Lease Losses	1.52	0.36	98	0.38	0.26	77	1.02	0.32	93	0.42	0.27	98	0.56	0.27	98
+ Securities Gains (Losses)	0.01	0.08	40	0.01	0.02	59	0.00	-0.01	30	0.06	0.03	40	0.03	0.06	40
+ Other Tax Equiv Adjustments	0.00	0.00	90	0.00	0.00	45	0.00	0.00	49	0.00	0.00	90	0.00	0.00	90
= Pretax Net Oper Income (TE)	1.77	1.92	41	1.81	2.06	30	1.29	1.97	14	1.55	2.13	41	1.10	1.98	41
Net Operating Income	0.98	1.20	27	1.12	1.27	30	0.81	1.22	19	0.91	1.33	27	0.72	1.24	27
Net Income	0.97	1.18	29	1.12	1.27	30	0.81	1.22	19	0.91	1.33	29	0.72	1.24	29
Net Income (Sub S Adjusted)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>PERCENT OF AVG EARNING ASSETS:</b>															
Interest Income (TE)	7.96	7.90	45	7.96	7.87	45	8.16	8.31	34	7.59	7.69	45	7.97	8.12	45
Interest Expense	3.88	4.21	24	3.65	4.08	14	3.94	4.49	17	3.27	3.76	24	3.74	4.08	24
Net Interest Income (TE)	4.08	3.65	72	4.31	3.75	82	4.21	3.81	71	4.32	3.89	72	4.23	4.05	72
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>															
Net Ln&Ls Losses/Avg Loans & Leases	4.22	0.47	98	0.48	0.36	74	0.94	0.43	87	0.78	0.40	98	0.69	0.41	98
Earnings Coverage of Net Losses (X)	1.16	9.78	4	6.85	10.94	29	3.62	10.83	12	3.89	11.74	4	3.78	10.79	4
Ln&Ls Allowance/Total Loans & Leases	2.29	1.45	95	2.04	1.42	91	2.61	1.44	98	2.04	1.44	95	2.19	1.53	95
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.37	0.80	87	1.43	0.63	91	1.94	0.76	93	1.58	0.61	87	1.43	0.60	87
30-89 Days PD Ln&Ls/Total Ln&Ls															
(Confidential Prior to March 2001)	0.94	1.04	48	###.##	0.94	##	###.##	1.10	##	###.##	0.95	###.##	1.15		
<b>LIQUIDITY AND FUNDING:</b>															
Net Noncore Funding Dependence	46.92	37.37	82	49.60	38.29	83	50.59	37.24	82	51.21	37.89	82	48.18	32.90	82
Net ST Noncore Funding Dependence	37.33	22.97	87	38.04	25.53	90	39.79	24.66	87	39.33	25.88	87	39.37	22.63	87
Net Loans and Leases/Total Assets	62.26	62.99	37	65.71	63.29	51	65.48	63.60	47	64.47	61.78	37	62.82	61.82	37
<b>CAPITALIZATION:</b>															
Tier 1 Leverage Ratio	9.46	7.34	88	8.59	7.13	83	9.10	7.36	85	8.33	7.09	88	7.49	7.18	88
Equity Capital/Total Assets	10.01	8.22	85	8.60	7.68	75	9.28	8.09	76	8.40	7.58	85	7.89	7.96	85
Net Loans&Ls/Equity Capital (X)	6.22	7.65	20	7.64	8.06	35	7.06	7.79	30	7.68	7.93	20	7.96	7.63	20
Cash Dividends/Net Income	42.65	39.47	53	34.05	35.28	36	49.68	40.82	78	41.10	35.55	53	49.34	41.63	53
Cash Dividends/Net Income (Sub S Adj)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Retained Earnings/Avg Equity Cap	5.89	8.21	25	8.65	10.16	29	4.63	9.03	15	6.47	10.19	25	4.67	8.96	25
<b>GROWTH RATES:</b>															
Assets	-3.79	9.58	10	-4.54	13.82	1	-2.87	10.47	6	-3.84	11.85	10	0.14	26.48	10
Equity Capital	11.91	16.23	43	1.52	9.14	37	7.34	15.23	34	2.26	7.08	43	6.12	26.40	43
Net Loans and Leases	-8.83	9.96	8	1.56	14.10	10	-1.35	12.25	13	-1.31	11.06	8	3.20	24.60	8
Noncore Funding	-9.87	10.98	16	-8.21	27.07	1	-3.82	13.00	16	-2.55	33.63	16	-0.79	35.34	16
<b>PARENT COMPANY RATIOS:</b>															
Short-Term Debt/Equity Capital	9.12	7.01	59	7.97	7.63	61	11.88	7.07	66	8.03	6.45	59	10.74	7.01	59
Long-Term Debt/Equity Capital	6.56	13.93	45	7.34	15.49	46	6.92	13.78	47	7.42	15.63	45	7.59	17.67	45
Equity Investment in Subs/Equity Cap	108.14	110.21	43	111.46	110.92	58	109.29	109.56	52	111.61	110.30	43	112.97	109.83	43
Cash FR Op+Noncash+Op Exp/Op Exp+Div	134.23	129.00	56	123.76	121.21	62	140.65	150.79	50	136.20	145.12	56	156.35	139.98	56

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## Summary Ratios

The Summary Ratios page provides a brief overview of the financial condition and performance of a bank holding company based on key financial ratios in the following areas: earnings and profitability, asset quality, liquidity and funding, capitalization, growth, and parent company condition. In addition, this report page presents the dollar amounts of year-to-date average assets and net income, as well as the number of companies in the BHC's peer group. (Note: Headers on the top left corner of this page and subsequent BHCPR pages present the BHC's name, identification number, city and state, Federal Reserve District number, peer group number, and total assets.)

For a more thorough analysis, the BHCPR user should refer to the detailed information presented in subsequent pages of the performance report. Below are definitions of items appearing on this report page.

### *Average Assets (\$000)*

The year-to-date cumulative sum of the quarterly average consolidated assets divided by the number of calendar quarters to date (four-point average).

An asterisk that appears beside this line item name indicates that the current quarter financial statements reflect a business combination using the pooling-of-interest method of accounting. An @ symbol signifies that the current quarter financial statements are restated due to new or revised Statements of Financial Accounting Standards.

### *Net Income (\$000)*

The amount of net income.

### *Number of BHCs in Peer Group*

The total number of bank holding companies in the peer group to which an individual bank holding company belongs. (See the definition of BHCPR peer groups on page 2-2.)

## Earnings and Profitability

### Percent of Average Assets

#### *Net Interest Income (TE)* (Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

#### *Non-Interest Income* (Percent of Average Assets)

Total non-interest income divided by average assets.

#### *Overhead Expense* (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expenses divided by average assets.

#### *Provision for Loan and Lease Losses* (Percent of Average Assets)

The provision for loan and lease losses divided by average assets.

#### *Securities Gains (Losses)* (Percent of Average Assets)

The difference between the sales price and amortized cost of securities that are classified as held-to-maturity or available-for-sale divided by average assets. Included in realized losses are write-downs of the cost basis resulting from other-than-temporary impairments.

#### *Other Tax Equivalent Adjustments* (Percent of Average Assets)

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

#### *Pretax Net Operating Income (TE)* (Percent of Average Assets)

Income or loss before income taxes,

extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

#### *Net Operating Income* (Percent of Average Assets)

Income after applicable income taxes and minority interest but before extraordinary items and other adjustments divided by average assets.

#### *Net Income* (Percent of Average Assets)

The amount of net income after applicable taxes, minority interest, extraordinary items, and adjustments divided by average assets.

#### *Net Income (Sub S Adjusted)* (Percent of Average Assets)

The amount of net income, adjusted downward by an assumed federal tax rate of 35 percent, divided by average assets. This ratio is only computed for BHCs that have elected subchapter S tax status.

### Percent of Average Earning Assets

#### *Interest Income (TE)* (Percent of Average Earning Assets)

Total interest income on a taxable equivalent basis divided by average earning assets. (See the definition of average earning assets on page 3-13.)

#### *Interest Expense* (Percent of Average Earning Assets)

Total interest expense divided by average earning assets.

#### *Net Interest Income (TE)* (Percent of Average Earning Assets)

Net interest income on a taxable equivalent basis divided by average earning assets.

## **Losses, Allowance, and Past Due and Nonaccrual Loans and Leases**

### *Net Loan and Lease Losses/ Average Loans and Leases*

Gross loan and lease losses minus recoveries divided by (four-point) average loans and leases, net of unearned income. Prior to March 31, 2001, net loan and lease losses include net chargeoffs to the allocated transfer risk reserve. (See the definition of average loans and leases on page 3-13.)

### *Earnings Coverage of Net Losses (X)*

Income before taxes, minority interest, and extraordinary items plus the provision for loan and lease losses (including the provision for allocated transfer risk prior to March 31, 2001) divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

### *Loan and Lease Allowance/Total Loans and Leases*

Allowance for loan and lease losses, divided by total loans and leases, net of unearned income. Prior to March 31, 2001, the allowance for loan and lease losses includes the allocated transfer risk reserve.

### *Nonaccrual Loans and Leases Plus Real Estate Acquired/Loans and Leases Plus Real Estate Acquired*

The sum of loans and leases in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases (net of unearned income) and real estate acquired in satisfaction of debt previously contracted.

### *Loans and Leases Past Due 30-89 Days/Total Loans and Leases (Confidential Prior to March 31, 2001)*

Loans past due 30-89 days divided by loans and leases, net of unearned income.

## **Liquidity and Funding**

### *Net Noncore Funding Dependence*

The difference between noncore funding and short-term investments divided by long-term assets.

“Noncore Funding” is the sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

“Short-term investments” is defined as the sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, and debt securities with a remaining maturity of one year or less. Prior to March 31, 2001, short term investments include acceptances of other banks.

“Long-term assets” is comprised of loans and leases (net of unearned income, and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and real estate acquired in satisfaction of debts previously contracted. Prior to March 31, 2001, acceptances of other banks were deducted from long term assets.

### *Net Short-Term Noncore Funding Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets.

“Short-term Noncore Funding” is the sum of commercial paper, federal funds purchased and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, other borrowings (includ-

ing mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

(See the definitions of short-term investments and long-term assets above.)

### *Net Loans and Leases/Total Assets*

Loans and lease financing receivables, net of unearned income, and the allowance for loan and lease losses, divided by total assets.

## **Capitalization**

### *Tier 1 Leverage Ratio*

Tier 1 Leverage ratio reported on FR Y-9C Schedule HC-R line 31. Prior to March 31, 2001, this ratio is computed as Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-K of the FR Y-9C report form). “Average assets” is adjusted by deducting the sum of goodwill, excess MSAs, PCCRs and NMSAs, non-grandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit. (See the definition of the Tier 1 capital components in the Risk-Based Capital section of this manual beginning on page 3-63.)

### *Equity Capital/Total Assets*

Total equity capital divided by total assets.

### *Net Loans and Leases/Equity Capital (X)*

Loans and lease financing receivables, net of unearned income, and the allowance for loan and lease losses, divided by total equity capital. (This ratio is not expressed as a percent and, therefore, is not multiplied by 100.)

### *Cash Dividends/Net Income*

Total cash dividends declared divided by net income.

### *Cash Dividends/Net Income (Sub S Adjusted)*

Total cash dividends declared

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adjusted downward by an assumed federal tax rate of 35 percent, divided by net income, adjusted downward by an assumed federal tax rate of 35 percent. This ratio is only computed for BHCs that have elected subchapter S tax status.

*Retained Earnings/Average Equity Capital*

The difference between net income and cash dividends declared divided by average equity capital (four-point average). See page 3-79 for the definition of average equity capital.

**Growth Rates**

This section presents the twelve-month growth rates of assets, equity capital, loans and leases (net of unearned income, and the allowance

for loan and lease losses, and noncore funding. (See the definition of the one-year percentage change on page 2-3.)

**Parent Company Ratios**

*Short-Term Debt/Equity Capital*

Borrowings with a remaining maturity of one year or less, including commercial paper, divided by total equity capital.

*Long-Term Debt/Equity Capital*

The sum of other borrowings with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures, (including limited-life preferred stock and related surplus, equity contract notes, and

equity commitment notes) divided by total equity capital.

*Equity Investment in Subsidiaries/Equity Capital*

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by total equity capital.

*Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends*

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends paid.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

INCOME STATEMENT - REVENUES AND EXPENSES

PAGE 2

(\$ IN THOUSANDS)	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY	PERCENT CHANGE 1-YR	5-YR
Interest and Fees on Loans	191,061	188,424	790,816	737,188	779,564	1.4	13.7
Income From Lease Financing Receivables	6,825	11,113	37,228	29,399	25,698	-38.6	114.8
Fully Taxable Income on Loans and Ls	197,886	199,529	828,017	766,528	805,220	-0.8	15.6
Tax Exempt Income on Loans and Ls	0	8	27	59	42	-100.0	-100.0
Est Tax Benefit on Inc on Loans & Ls	0	3	22	16	13	-100.0	-100.0
Income on Loans and Leases (TE)	197,886	199,540	828,066	766,603	805,275	-0.8	15.6
Investment Interest Income (TE)	49,917	55,742	219,264	227,804	240,278	-10.5	-4.3
Interest on Due From Depository Inst	4,631	3,298	12,843	22,601	45,414	40.4	-33.0
Interest Income on Other Earning Assets	2,841	846	2,945	4,761	3,146	235.8	++++
Total Interest Income (TE)	255,275	259,426	1,063,118	1,021,769	1,094,113	-1.6	10.8
Interest on Time Deposits of \$100K or More	17,327	13,584	62,774	45,995	51,653	27.6	54.7
Interest on Time Deposits < \$100K	18,570	16,027	67,763	58,629	76,429	15.9	NA
Interest on Foreign Office Deposits	24,523	23,361	106,622	94,831	120,470	5.0	28.0
Interest on Other Deposits	13,734	14,782	57,620	58,876	68,966	-7.1	-57.8
Interest on Other Borrowings & Trad Liab	45,908	46,826	202,190	166,133	187,942	-2.0	-13.7
Interest on Sub Debt & Mand Conv Sec	4,263	4,263	17,052	15,597	8,322	0.0	104.8
Total Interest Expense	124,325	118,843	514,021	440,061	513,782	4.6	5.2
Net Interest Income (TE)	130,950	140,583	549,097	581,708	580,331	-6.9	16.7
Non-Interest Income	165,496	73,449	309,244	289,140	241,579	125.3	321.3
Adjusted Operating Income (TE)	296,446	214,032	858,341	870,848	821,910	38.5	95.7
Overhead Expense	183,046	136,583	533,937	592,087	577,661	34.0	86.9
Provision for Loan and Lease Losses	52,466	13,522	142,853	60,915	84,014	288.0	++++
Securities Gains (Losses)	421	192	-346	8,934	4,449	119.3	NA
Other Tax Equivalent Adjustments	2	0	0	0	0	NA	NA
Pretax Net Operating Income (TE)	61,357	64,119	181,205	226,780	164,684	-4.3	25.3
Applicable Income Taxes	27,314	24,065	66,329	92,728	56,649	13.5	73.4
Tax Equivalent Adjustments	75	220	828	610	625	-65.9	-79.8
Applicable Income Taxes (TE)	27,389	24,285	67,157	93,338	57,274	12.8	69.9
Minority Interest	79	69	387	485	446	14.5	-49.4
Net Operating Income	33,889	39,765	113,661	132,957	106,964	-14.8	3.6
Net Extraordinary Gains (Losses)	-212	0	0	0	0	NA	NA
Net Income	33,677	39,765	113,661	132,957	106,964	-15.3	3.0
MEMORANDA:							
Investment Securities Income (TE):	49,917	55,742	219,264	227,804	240,278	-10.5	-4.3
U.S. Treasury and Agency Sec (excl MBS)	3,079	NA	NA	NA	NA	NA	NA
Mortgage-Backed Securities	45,312	NA	NA	NA	NA	NA	NA
All Other Securities	1,526	NA	NA	NA	NA	NA	NA
Cash Dividends Declared:	14,363	13,541	56,471	54,640	52,776	6.1	24.4
Common	14,363	13,541	56,471	54,640	52,776	6.1	24.4
Preferred	0	0	0	0	0	NA	NA



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## Income Statement-Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject bank holding company's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The breakdown of investment income by security type was significantly changed in the March 31, 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-3.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form.

### *Interest and Fees on Loans*

Interest and yield-related fee income on domestic and foreign loans, including obligations (other than securities) of states and political subdivisions in the U.S.

### *Income from Lease Financing Receivables*

Income from taxable and tax-exempt lease financing receivables.

### *Fully Taxable Income on Loans and Leases*

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt

obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

### *Tax Exempt Income on Loans and Leases*

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

### *Estimated Tax Benefit on Income on Loans and Leases*

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

### *Income on Loans and Leases (TE)*

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

### *Investment Interest Income (TE)*

Income on U.S. Treasury securities and U.S. government agency and corporate obligations (excluding mortgage-backed securities), mortgage-backed securities, and all other securities plus the estimated tax benefit on tax-exempt securities. (See discussion of tax equivalency on page 2-3.)

### *Interest on Balances Due from Depository Institutions*

Interest income on balances due from depository institutions that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

### *Interest Income on Other Earning Assets*

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest income on assets held in

trading accounts, and other interest income.

### *Total Interest Income (TE)*

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

### *Interest on Time Deposits of \$100 Thousand or More*

Interest expense on time deposits of \$100,000 or more in domestic offices.

### *Interest on Time Deposits below \$100 Thousand*

Interest expense on time deposits of less than \$100,000 in domestic offices.

### *Interest on Foreign Office Deposits*

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

### *Interest on Other Deposits*

Interest expense on other domestic deposits.

### *Interest on Other Borrowings and Trading Liabilities*

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other borrowed funds.

### *Interest on Subordinated Debt and Mandatory Convertible Securities*

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

### *Total Interest Expense*

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement subsidiaries and International Banking Facilities, federal funds pur-

chased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other liabilities.

#### *Net Interest Income (TE)*

Net interest income plus the taxable equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

#### *Non-Interest Income*

The sum of income from fiduciary activities; service charges on deposit accounts in domestic offices; investment banking, advisory, brokerage and underwriting fees; venture capital revenue; net servicing fees, net securitization income; insurance commissions and fees; net gains (losses) on sales of loans and leases; net gains (losses) on sales of other real estate owned; net gains (losses) on sales of other assets (excluding securities) and other noninterest income.

#### *Adjusted Operating Income (TE)*

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

#### *Overhead Expense*

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

#### *Provision for Loan and Lease Losses*

The year-to-date provision for loan and lease losses.

#### *Securities Gains (Losses)*

The difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or retirement of debt securities classified as held-to-maturity or on debt

and equity securities that are classified as available-for-sale.

#### *Other Tax Equivalent Adjustments*

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

#### *Pretax Net Operating Income (TE)*

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

#### *Applicable Income Taxes*

The total estimated federal, state, local, and foreign income tax expense.

#### *Taxable Equivalent Adjustments*

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income.

#### *Applicable Income Taxes (TE)*

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

#### *Minority Interest*

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

#### *Net Operating Income*

Income before extraordinary items and other adjustments.

#### *Net Extraordinary Gains (Losses)*

Material aggregate extraordinary gains or losses, net of applicable income taxes.

#### *Net Income*

The amount of net income.

## **Memoranda**

### **Investment Securities Income (TE)**

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt securities.

#### *U.S. Treasury and Agency Securities (Excluding Mortgage-Baked Securities)*

Interest income on U.S. Treasury securities and U.S. government agency and corporation obligations, excluding mortgage-backed securities.

#### *Mortgage-Backed Securities*

Interest income on mortgage-backed securities.

#### *All Other Securities*

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

## **Cash Dividends Declared**

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

#### *Common*

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

#### *Preferred*

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.



1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PAGE 3

PERCENT OF AVERAGE ASSETS	mmmm YYYY			mmmm YYYY			YYYY			YYYY			YYYY		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
Interest Income (TE)	7.37	7.17	59	7.31	7.05	66	7.56	7.44	58	7.00	6.88	7.31	7.24		
Less: Interest Expense	3.59	3.82	32	3.35	3.64	19	3.66	4.02	22	3.02	3.36	3.43	3.63		
Equals: Net Interest Income (TE)	3.78	3.32	75	3.96	3.37	83	3.91	3.42	80	3.99	3.49	3.88	3.63		
Plus: Non-Interest Income	4.78	2.44	88	2.07	2.47	50	2.20	2.47	58	1.98	2.44	1.62	2.24		
Equals: Adj Operating Income (TE)	8.56	5.70	91	6.03	5.81	61	6.11	5.87	63	5.97	5.97	5.49	5.88		
Less: Overhead Expense	5.29	3.50	88	3.85	3.51	66	3.80	3.56	65	4.06	3.57	3.86	3.68		
Less: Provision for Loan & Lease Losses	1.52	0.36	98	0.38	0.26	77	1.02	0.32	93	0.42	0.27	0.56	0.27		
Plus: Realized G/L on HTM Securities	0.00	0.00	45	0.00	0.00	47	0.00	0.00	48	0.00	0.00	0.00	0.00		
Plus: Realized G/L on AFS Securities	0.01	0.08	40	0.01	0.02	59	0.00	-0.01	31	0.06	0.03	0.03	0.06		
Plus: Other Tax Equiv Adjustments	0.00	0.00	90	0.00	0.00	45	0.00	0.00	49	0.00	0.00	0.00	0.00		
Equals: Pretax Net Oper Income (TE)	1.77	1.92	41	1.81	2.06	30	1.29	1.97	14	1.55	2.13	1.10	1.98		
Less: Applicable Income Taxes (TE)	0.79	0.70	70	0.68	0.76	37	0.48	0.71	15	0.64	0.78	0.38	0.71		
Less: Minority Interest	0.00	0.02	69	0.00	0.02	62	0.00	0.02	66	0.00	0.02	0.00	0.01		
Equals: Net Operating Income	0.98	1.20	27	1.12	1.27	30	0.81	1.22	19	0.91	1.33	0.72	1.24		
Plus: Net Extraordinary Items	-0.01	-0.01	19	0.00	0.00	50	0.00	0.00	53	0.00	0.00	0.00	0.00		
Equals: Net Income	0.97	1.18	29	1.12	1.27	30	0.81	1.22	19	0.91	1.33	0.72	1.24		
Memo: Net Income (Last Four Qtrs)	0.77	1.21	13	0.95	1.34	11	0.81	1.23	18	0.91	1.37	0.72	1.28		
MARGIN ANALYSIS:															
Avg Earning Assets / Avg Assets	92.68	90.57	74	91.81	89.67	74	92.71	89.89	79	92.21	89.41	91.83	89.27		
Avg Int-Bearing Funds / Avg Assets	73.02	75.72	27	75.47	75.49	41	75.11	75.64	34	75.49	74.94	75.00	73.67		
Int Income (TE) / Avg Earning Assets	7.96	7.90	45	7.96	7.87	45	8.16	8.31	34	7.59	7.69	7.97	8.12		
Int Expense / Avg Earning Assets	3.88	4.21	24	3.65	4.08	14	3.94	4.49	17	3.27	3.76	3.74	4.08		
Net Int Inc (TE) / Avg Earning Assets	4.08	3.65	72	4.31	3.75	82	4.21	3.81	71	4.32	3.89	4.23	4.05		
YIELD OR COST:															
Total Loans and Leases (TE)	8.54	8.48	51	8.41	8.39	53	8.67	8.73	47	8.10	8.22	8.48	8.68		
Interest-Bearing Bank Balances	6.18	6.51	56	5.24	6.33	42	5.96	7.59	33	5.39	6.66	10.34	7.73		
Fed Funds Sold & Reverse Repos	5.62	5.82	50	6.23	5.69	83	6.69	6.41	74	5.02	5.15	5.56	6.17		
Trading Assets	8.50	4.70	82	10.97	4.56	94	3.43	4.73	34	2.31	4.59	3.04	4.15		
Total Earning Assets	7.95	7.83	45	7.95	7.82	53	8.15	8.25	34	7.59	7.63	7.96	8.06		
Investment Securities (TE)	6.37	6.69	25	6.57	6.55	51	6.64	6.76	38	6.40	6.36	6.55	6.67		
U.S. Treasury & Agency Sec (excl MBS)	6.11	7.88	22	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Mortgage-Backed Securities	6.65	4.66	90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
All Other Securities	5.06	8.74	11	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Interest-Bearing Deposits	4.32	4.49	33	3.77	4.19	17	4.21	4.62	25	3.57	3.90	4.26	4.43		
Time Deposits of \$100K or More	5.53	5.68	25	4.91	5.35	17	5.43	5.93	19	4.70	4.93	5.35	5.52		
Time Deposits < \$100K	5.99	5.87	66	5.03	5.29	24	5.46	5.71	26	4.54	4.97	4.59	5.54		
Other Domestic Deposits	2.14	3.06	11	2.19	2.90	14	2.19	3.16	12	2.13	2.66	2.53	3.07		
Foreign Deposits	5.69	5.50	68	4.71	5.54	9	5.69	6.07	29	4.36	4.95	5.58	5.39		
Fed Funds Purchased and Repos	5.83	5.62	70	5.55	5.59	59	6.05	6.25	47	4.74	5.06	4.98	5.47		
Other Borrowed Funds & Trading Liab	7.12	5.77	85	7.39	5.72	91	7.27	6.04	90	5.29	5.12	6.50	5.24		
All Interest-Bearing Funds	4.92	5.10	43	4.44	4.82	19	4.87	5.38	28	4.00	4.49	4.58	4.94		

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## Relative Income Statement and Margin Analysis

BHCPR page 3 presents the key components of earnings relative to average assets, margin analysis ratios, the yields or returns on specific assets, and the cost of funds. The average balance of each category of investment securities in the Yield or Cost section is based on amortized cost, rather than fair value. For a description of the methods for calculating average balances, see page 2-3.

Definitions of specific average balances used in calculating ratios on this report page are given below.

### Definitions of Average Balances

#### Average Assets

The cumulative sum of the quarterly average consolidated assets year-to-date divided by the number of calendar quarters to date (four-point average).

#### Average Earning Assets

The cumulative sum of the quarterly average earning assets year-to-date divided by the number of calendar quarters to date (four-point average). Earning assets include investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income), trading assets, and other earning assets as reported on schedule HC-K of the FR Y-9C.

#### Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, subordinated notes and debentures (including equity contract and equity commitment notes) and cumulative preferred stock included

in minority interest divided by the number of reporting quarters (five-point average).

#### Average Loans and Leases

The cumulative sum of the quarterly average loans and leases (net of unearned income) for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

#### Average Investment Securities

The cumulative sum of the quarterly average consolidated investment securities for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

#### Average Interest-Bearing Deposits

The cumulative sum of the quarterly averages for domestic and foreign interest-bearing deposits for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

#### Average Other Borrowed Funds

The cumulative sum of the quarterly averages of all other borrowed funds for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

#### Other Average Balances

Other average balances, which are not defined above, are calculated based on the five-point average method. This approach consists of dividing the cumulative sum of end-of-quarter balances (of the balance sheet item) from the previous year-end to the latest quarter by the number of reporting quarters.

### Percent of Average Assets

#### *Interest Income (TE)* (Percent of Average Assets)

Total interest income on a taxable equivalent basis divided by average assets.

#### *Interest Expense* (Percent of Average Assets)

Total interest expense divided by average assets.

#### *Net Interest Income (TE)* (Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

#### *Non-Interest Income* (Percent of Average Assets)

Non-interest income divided by average assets.

#### *Adjusted Operating Income (TE)* (Percent of Average Assets)

The sum of net interest income on a taxable equivalent basis and non-interest income divided by average assets.

#### *Overhead Expense* (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets, amortization expense of intangible assets, and other non-interest expense divided by average assets.

#### *Provision for Loan and Lease Losses* (Percent of Average Assets)

Provision for loan and lease losses divided by average assets.

#### *Realized Gains (Losses) on Held-to-Maturity Securities* (Percent of Average Assets)

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemp-

tion, or retirement of securities that are classified as held-to-maturity divided by average assets.

*Realized Gains (Losses) on Available-for-Sale Securities (Percent of Average Assets)*

The difference between the sales price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as available-for-sale divided by average assets.

*Other Tax Equivalent Adjustments (Percent of Average Assets)*

Other tax adjustments, excluding the tax benefit on tax-exempt income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

*Pretax Net Operating Income (TE) (Percent of Average Assets)*

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

*Applicable Income Taxes (TE) (Percent of Average Assets)*

The sum of applicable income taxes, the tax benefit on tax-exempt income, and other tax equivalent adjustments divided by average assets.

*Minority Interest (Percent of Average Assets)*

Minority interest in consolidated subsidiaries divided by average assets.

*Net Operating Income (Percent of Average Assets)*

Income or loss before extraordinary items and other adjustments divided by average assets.

*Net Extraordinary Items (Percent of Average Assets)*

Extraordinary items net of applicable income taxes and minority interest divided by average assets.

*Net Income (Percent of Average Assets)*

Net income divided by average assets.

*Net Income (Last Four Quarters) (Percent of Average Assets, Last Four Quarters)*

The cumulative net income reported for the latest four quarters divided by the mean of quarterly average assets reported in Schedule HC-K for the most recent four quarters.

**Margin Analysis**

*Average Earning Assets/Average Assets*

Average earning assets divided by average assets.

*Average Interest-Bearing Funds/Average Assets*

Average interest-bearing funds divided by average assets.

*Interest Income (TE)/Average Earning Assets*

Total interest income on a taxable equivalent basis divided by average earning assets.

*Interest Expense/Average Earning Assets*

Total interest expense divided by average earning assets.

*Net Interest Income (TE)/Average Earning Assets*

Net interest income on a taxable equivalent basis divided by average earning assets.

**Yield or Cost**

*(Yield on) Total Loans and Leases (TE)*

Interest and fee income on loans and lease financing receivables on a taxable equivalent basis divided by average loans and leases.

*(Yield on) Interest-Bearing Bank Balances*

Interest income on balances due from depository institutions divided by the five-point average of interest-bearing bank balances.

*(Yield on) Federal Funds Sold and Reverse Repos*

Interest income on federal funds sold and securities purchased under agreements to resell divided by the four-point average balance of federal funds sold and securities purchased under agreements to resell.

*(Yield on) Trading Assets*

Interest income from assets held in trading accounts divided by the five-point average of trading assets. The interest income from trading assets excludes gains or losses on assets held in trading accounts.

*(Yield on) Total Earning Assets*

Total interest income divided by average earning assets.

**Investment Securities (TE)**

*(Yield on) Investment Securities (TE)*

Interest income on total investment securities plus the estimated tax benefit on interest income from tax-exempt securities divided by the five-point average of the amortized cost of all investment securities.

*(Yield on) U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)*

Income on U.S. Treasury securities and obligations of the U.S. government agencies and corporations (excluding mortgage-backed securities) divided by the five-point average of the amortized cost of U.S. Treasury securities and U.S. government obligations (excluding mortgage-backed securities).

---

*(Yield on)*

*Mortgage-Backed Securities*

Income on mortgage-backed securities divided by the five-point average of the amortized cost of mortgage-backed securities.

*(Yield on)*

*All Other Securities*

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values divided by the five-point average of the amortized cost of all other securities.

*(Cost of)*

*Interest-Bearing Deposits*

Interest paid on all interest-bearing deposits divided by the average balance of domestic and foreign interest-bearing deposits.

*(Cost of)*

*Time Deposits of \$100 Thousand or More*

Interest paid on time deposits of

\$100,000 or more in domestic offices divided by the five-point average balance of time deposits of \$100,000 or more in domestic offices.

*(Cost of)*

*Time Deposits below \$100 Thousand*

Interest paid on time deposits less than \$100,000 in domestic offices divided by the five-point average balance of time deposits below \$100,000 in domestic offices.

*(Cost of)*

*Other Domestic Deposits*

Interest paid on other domestic deposits divided by the five-point average balance of the sum of negotiable orders of withdrawal (i.e., NOW accounts), ATS accounts (that is, accounts subject to automatic transfer from savings accounts), other transaction accounts, money market deposit accounts, and other savings accounts in domestic offices.

*(Cost of)*

*Foreign Deposits*

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point average balance of foreign interest-bearing deposits.

*(Cost of)*

*Federal Funds Purchased and Repos*

The expense on federal funds purchased and securities sold under agreements to repurchase divided by the four-point average balances of federal funds purchased and securities sold under agreements to repurchase.

*(Cost of)*

*Other Borrowed Funds & Trading Liabilities*

Interest expense on trading liabilities and other borrowed money, excluding subordinated notes and debentures, divided by the average balance of other borrowed funds trading liabilities.

*(Cost of)*

*All Interest-Bearing Funds*

Total interest expense divided by average interest-bearing funds.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

NON-INTEREST INCOME AND EXPENSES

PAGE 4

NON-INTEREST INCOME & EXPENSES (\$000)	mmn	YYYY	mmn	YYYY	YYYY	YYYY	YYYY
Total Non-Interest Income	165,496		73,449		309,244		241,579
Fiduciary Activities Income	15,756		16,892		65,616		55,906
Service Charges on Dep Accts - Domestic	8,823		7,804		34,565		28,052
Trading Revenue	21,180		1,965		10,265		4,239
Investment Banking Fees and Commissions	1,193		NA		NA		NA
Venture Capital Revenue	0		NA		NA		NA
Net Servicing Fees	7,873		NA		NA		NA
Net Securitization Income	0		NA		NA		NA
Insurance Commissions & Fees (Incl Prem)	0		NA		NA		NA
Net Gain(Loss) - Sales of Lns, OREO, Oth	79,208		NA		NA		NA
Other Non-Interest Income	31,463		46,788		198,798		153,382
Total Overhead Expenses	183,046		136,583		533,937		577,661
Personnel Expense	65,838		62,667		232,196		252,320
Net Occupancy Expense	22,002		21,474		86,685		85,969
Amortization of Intang (Incl Goodwill)	5,821		NA		NA		NA
Other Operating Expenses	89,385		52,442		215,056		239,372
Fee Income on Mutual Funds & Annuities	1,041		5,926		25,356		13,788

MEMORANDA:

Assets Under Mgmt Proprrty Mut Fnds & Annuit	111,888		NA		NA		NA
Number of Equivalent Employees	4,249		4,369		4,166		4,964
Average Personnel Expense Per Employee	15		14		56		51
Average Assets Per Employee	3,259		3,251		3,374		3,013

ANALYSIS RATIOS

	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
Mutual Fund Fee Inc / Non-Int Income	0.63	4.62	11		8.07	6.36	69		8.20	5.50	74		6.45	5.16	5.71	4.69
Overhead Exp / NII + Non-Int Income	61.76	62.18	54		63.88	60.99	64		62.27	61.49	60		68.04	60.36	70.34	63.47
PERCENT OF AVERAGE ASSETS:																
Total Overhead Expense	5.29	3.50	88		3.85	3.51	66		3.80	3.56	65		4.06	3.57	3.86	3.68
Personnel Expense	1.90	1.78	67		1.77	1.76	54		1.65	1.77	52		1.76	1.77	1.69	1.80
Net Occupancy Expense	0.64	0.48	82		0.60	0.48	82		0.62	0.49	79		0.61	0.49	0.57	0.50
Other Operating Expenses	2.75	1.21	96		1.48	1.24	70		1.53	1.28	82		1.69	1.28	1.60	1.36
Overhead Less Non-Interest Income	0.51	1.07	22		1.78	1.00	85		1.60	1.06	80		2.08	1.10	2.25	1.43
PERCENT OF ADJ OPER INCOME (TE):																
Total Overhead Expense	61.75	61.49	58		63.81	60.39	67		62.21	60.82	65		67.99	59.78	70.28	62.85
Personnel Expense	22.21	31.43	6		29.28	30.29	41		27.05	30.14	26		29.41	29.57	30.70	30.33
Net Occupancy Expense	7.42	8.51	27		10.03	8.30	83		10.10	8.43	82		10.21	8.22	10.46	8.65
Other Operating Expenses	32.12	21.16	90		24.50	21.06	74		25.05	21.75	77		28.36	21.27	29.12	23.33
Total Non-Interest Income	55.83	41.21	77		34.32	41.00	40		36.03	40.73	50		33.20	39.50	29.39	37.06
Fiduciary Activities Income	5.31	5.27	56		7.89	5.74	74		7.64	5.88	73		6.97	5.79	6.80	5.74
Serv Charges on Deposit Accts - Dom	2.98	7.94	12		3.65	7.03	12		4.03	7.47	14		3.26	6.92	3.41	7.10
Trading Revenue	7.14	3.14	82		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Investment Banking Fees & Commissns	0.40	4.13	4		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Venture Capital Revenue	0.00	-0.14	51		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Net Servicing Fees	2.66	1.58	72		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Net Securitization Income	0.00	0.54	31		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Insurance Comm & Fees (Incl Prem)	0.00	0.93	5		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Net Gain(Loss) - Sales Lns,OREO,Oth	26.72	1.04	98		NA	NA	NA		NA	NA	NA		NA	NA	NA	NA
Other Non-Interest Income	10.61	10.43	51		21.86	23.24	51		23.16	22.91	61		21.95	22.19	18.66	20.07
Overhead Less Non-Interest Income	5.92	19.82	17		29.50	18.69	72		26.18	19.81	63		34.79	19.46	40.89	25.31
Appl Inc Taxes / Pretax NOI (TE)	44.52	33.17	96		37.53	34.40	78		36.60	33.08	80		40.89	33.73	34.40	32.74
Appl Inc Tax+TE / Pretax NOI+TE	44.64	36.72	95		37.87	37.08	68		37.06	36.38	59		41.16	36.48	34.78	36.15



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## Non-Interest Income and Expenses

BHCPR page 4 presents the dollar amounts and composition of non-interest income and expense, along with ratios that relate these items to average assets and adjusted operating income on a tax-equivalent basis. This report page also provides information on fee income derived from the mutual fund business as well as the level of assets under management in proprietary mutual funds and annuities.

### Non-Interest Income and Expenses (\$000)

#### *Total Non-Interest Income*

The sum of fiduciary activities income; service charges on domestic deposit accounts; trading revenue; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other non-interest income.

#### *Fiduciary Activities Income*

Income derived from services rendered by trust departments of banking subsidiaries or a subsidiary acting in any fiduciary capacity.

#### *Service Charges on Domestic Deposit Accounts*

Service charges on deposit accounts.

#### *Trading Revenue*

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts). It results from revaluation adjustments (as a result of periodic marking to market) to the carrying value of trading assets and liabilities as well as interest rate, foreign exchange, equity derivative, and commodity and other contracts.

#### *Investment Banking Fees and Commissions*

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, and other related consulting fees. This item also includes fees and commissions from securities brokerage activities, from the sale and servicing of mutual funds, and from the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers.

#### *Venture Capital Revenue*

This item includes market value adjustments, interest, dividends, gains, and losses (including impairment losses) on venture capital investments (loans and securities). It also includes any fee income from venture capital activities not reported in other line items of Schedule HI of the FR Y-9C. In addition, it includes the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities.

#### *Net Servicing Fees*

Income from servicing real estate mortgages, credit cards, and other financial assets held by others.

#### *Net Securitization Income*

Net gains (losses) on assets sold in securitization transactions.

#### *Insurance Commissions and Fees*

The amount of premiums earned by property-casualty insurers and the amount of insurance premiums written by life and health insurers. This item also includes income from insurance agency and brokerage

operations; service charges, commissions and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities and universal life products. In addition, it includes the bank holding company's proportionate share in the income or loss of unconsolidated subsidiaries, associated companies, and joint ventures that are principally engaged in insurance underwriting, reinsurance, or insurance sales activities.

#### *Net gains (losses) on Sales of Loans, OREO, and Other Assets (Excluding Securities)*

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities).

#### *Other Non-Interest Income*

All other operating income of the consolidated bank holding company.

#### *Total Overhead Expense*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

#### *Personnel Expense*

Salaries and benefits of all officers and employees of the bank holding company and consolidated subsidiaries.

#### *Net Occupancy Expense*

Non-interest expense related to the use of premises, equipment, and furniture and fixtures, net of rental income.

#### *Amortization Expense of Intangible Assets (Including Goodwill)*

The amount of amortization expense of intangible assets. This item excludes amortization expense of ser-

vicings assets, which are included in net servicing income.

#### *Other Operating Expenses*

All other operating expenses of the consolidated bank holding company.

#### *Fee Income on Mutual Funds and Annuities*

Income from the sale and servicing of mutual funds and annuities (in domestic offices).

### **Memoranda**

#### *Assets Under Management in Proprietary Mutual Funds and Annuities*

The amount of assets held by mutual funds and annuities for which the bank holding company or a subsidiary of the bank holding company acts as investment adviser.

#### *Number of Equivalent Employees*

The number of full-time equivalent employees on the payroll of the consolidated bank holding company.

#### *Average Personnel Expense Per Employee*

Salaries and employee benefits divided by the number of full-time equivalent employees (expressed in thousands of dollars).

#### *Average Assets Per Employee*

Average assets divided by the number of full-time equivalent employees, expressed in thousands of dollars. (See the definition of average assets on page 3-13.)

### **Analysis Ratios**

#### *Mutual Fund Fee Income/Non-interest Income*

The amount of income from the sale and servicing of mutual funds and annuities in domestic offices divided by total non-interest income.

#### *Overhead Expense/Net Interest Income Plus Non-Interest Income*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense divided by the sum of net interest income and non-interest income.

#### *Percent of Average Assets*

##### *Total Overhead Expense (Percent of Average Assets)*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense divided by average assets.

##### *Personnel Expense (Percent of Average Assets)*

Salaries and employee benefits divided by average assets.

##### *Net Occupancy Expense (Percent of Average Assets)*

Expense on premises and fixed assets divided by average assets.

##### *Other Operating Expenses (Percent of Average Assets)*

Other non-interest expense, including amortization expense of intangible assets, divided by average assets.

##### *Overhead Less Non-Interest Income (Percent of Average Assets)*

The difference between total overhead expense and non-interest income divided by average assets.

#### *Percent of Adjusted Operating Income (TE)*

Note: Adjusted operating income (TE) is defined as the sum of net interest income on a taxable equivalent basis and non-interest income.

#### *Total Overhead Expense (Percent of Adjusted Operating Income (TE))*

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense divided by adjusted operating income on a taxable equivalent basis.

#### *Personnel Expense (Percent of Adjusted Operating Income (TE))*

Salaries and employee benefits divided by adjusted operating income on a taxable equivalent basis.

#### *Net Occupancy Expense (Percent of Adjusted Operating Income (TE))*

Expense on premises and fixed assets divided by adjusted operating income on a taxable equivalent basis.

#### *Other Operating Expenses (Percent of Adjusted Operating Income (TE))*

Other non-interest expense, including amortization expense of intangible assets, divided by adjusted operating income on a taxable equivalent basis.

#### *Total Non-Interest Income (Percent of Adjusted Operating Income (TE))*

Income derived from fiduciary activities; service charges on domestic deposit accounts; trading revenue; investment banking fees and commissions; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees (including premiums); net gains (losses) on the sales of loans, OREO, and other assets (excluding securities); and other sources of non-interest revenue divided by adjusted operating income on a taxable equivalent basis.

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*Fiduciary Activities Income  
(Percent of Adjusted Operating Income  
(TE))*

Fiduciary activities income divided by adjusted operating income on a taxable equivalent basis.

*Service Charges on  
Domestic Deposit Accounts  
(Percent of Adjusted Operating  
Income (TE))*

Service charges on domestic deposit accounts divided by adjusted operating income on a taxable equivalent basis.

*Trading Revenue  
(Percent of Adjusted Operating Income  
(TE))*

The net gain or loss recognized from trading cash instruments and derivative contracts (including commodity contracts) divided by adjusted operating income on a taxable equivalent basis.

*Investment Banking Fees  
and Commissions  
(Percent of Adjusted Operating Income  
(TE))*

Fees and commissions from underwriting (or participating in the underwriting of) securities, private placements of securities, investment advisory and management services, merger and acquisition services, other related consulting fees, securities brokerage activities, the sale and servicing of mutual funds, and the purchase and sale of securities and money market instruments where the bank holding company is acting as agent for other banking institutions or customers divided by adjusted operating income on a taxable equivalent basis.

*Venture Capital Revenue  
(Percent of Adjusted Operating  
Income (TE))*

Market value adjustments, interest,

dividends, gains, losses (including impairment losses) on (and other fees from) venture capital investments (loans and securities) and the bank holding company's proportionate share of income or loss in unconsolidated subsidiaries, associated companies, and joint ventures principally engaged in venture capital activities divided by adjusted operating income on a taxable equivalent basis.

*Net Servicing Fees  
(Percent of Adjusted Operating  
Income (TE))*

Income from servicing real estate mortgages, credit cards, and other financial assets held by others divided by adjusted operating income on a taxable equivalent basis.

*Net Securitization Income  
(Percent of Adjusted Operating  
Income (TE))*

Net gains (losses) on assets sold in securitization transactions divided by adjusted operating income on a taxable equivalent basis.

*Insurance Commissions and Fees  
(Percent of Adjusted Operating  
Income (TE))*

The amount of premiums earned by property-casualty insurers and written by life and health insurers; income from insurance agency and brokerage operations; service charges, commissions and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities and universal life products; and the bank holding company's proportionate share in the income or loss of unconsolidated subsidiaries, associated companies, and joint ventures that are principally engaged in insurance underwriting, reinsurance, or insurance sales activities divided by adjusted operating income on a taxable equivalent basis.

*Net gains (losses) on Sales of Loans,  
OREO, and Other Assets  
(Percent of Adjusted Operating  
Income (TE))*

The amount of net gains and losses on sales and other disposals of loans and leases, other real estate owned, and other assets (excluding securities) divided by adjusted operating income on a taxable equivalent basis.

*Other Non-Interest Income  
(Percent of Adjusted Operating  
Income (TE))*

All other operating income of the bank holding company divided by adjusted operating income on a taxable equivalent basis.

*Overhead Less Non-Interest Income  
(Percent of Adjusted Operating  
Income (TE))*

The difference between overhead expense and non-interest income divided by adjusted operating income on a taxable equivalent basis.

*Applicable Income Taxes/Pretax Net  
Operating Income (TE)*

Applicable income taxes (foreign and domestic) divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis.

*Applicable Income Taxes Plus TE/  
Pretax Net Operating Income Plus TE*

Applicable income taxes (foreign and domestic) plus the total tax equivalent adjustment divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1  
 (\$ IN THOUSANDS)

# ASSETS

PAGE 5

PERCENT CHANGE  
 1-YR 5-YR

	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY		
Real Estate Loans	4,793,579	4,545,626	4,719,886	4,506,650	4,433,787	5.5	10.5
Commercial and Industrial Loans	2,318,037	3,123,017	2,761,885	3,071,129	3,417,238	-25.8	9.4
Loans to Individuals	617,742	855,345	833,139	862,600	869,263	-27.8	-24.6
Loans to Depository Inst & Oth Banks Accept	241,869	241,016	216,213	244,568	60,183	0.4	-1.4
Agricultural Loans	29,101	52,100	48,192	59,967	71,166	-44.1	-26.6
Loans to Foreign Govts and Inst	13,987	285	669	478	278	+++++	+++++
Other Loans and Leases	772,734	793,190	889,847	806,432	852,284	-2.6	23.6
Less: Unearned Income	49,948	51,114	39,527	51,640	76,288	-2.3	19.2
Loans & Leases, Net of Unearned Income	8,737,101	9,559,964	9,430,304	9,503,589	9,644,674	-8.6	7.0
Less: Allow for Loan & Lease Losses	199,800	195,409	246,247	194,205	211,276	2.3	31.4
Net Loans and Leases	8,537,301	9,364,555	9,184,057	9,309,384	9,433,398	-8.8	6.5
Debt Securities Over 1 Year	2,350,233	2,492,816	2,482,849	2,522,349	2,609,721	-5.7	19.6
Mutual Funds and Equity Securities	54,836	100,858	124,198	100,561	75,911	-45.6	-45.1
Subtotal	10,942,370	11,958,229	11,791,104	11,932,294	12,119,030	-8.5	8.6
Interest-Bearing Bank Balances	411,070	225,314	188,649	278,473	458,608	82.4	-37.4
Federal Funds Sold & Reverse Repos	80,377	25,902	135,269	25,000	25,000	210.3	NA
Debt Securities 1 Year or Less	552,880	676,291	570,068	715,650	985,581	-18.3	-50.6
Trading Assets	27,344	14,802	29,819	17,587	12,606	84.7	+++++
Total Earning Assets	12,014,041	12,900,538	12,714,909	12,969,004	13,600,825	-6.9	1.3
Non-Int Cash and Due From Dep Inst	534,053	496,397	499,214	657,533	563,951	7.6	28.2
Acceptances	7,225	8,262	14,690	7,236	8,227	-12.6	-61.4
Premises, Fixed Assets, & Cap Leases	251,746	267,497	254,621	271,728	293,591	-5.9	-0.3
Other Real Estate Owned	11,336	4,633	4,526	4,576	5,648	144.7	23.6
Invest in Unconsolidated Subsidiaries	97,382	83,411	106,763	83,048	79,695	16.8	23.4
Intangible and Other Assets	795,627	490,093	431,901	447,495	465,461	62.3	190.2
Total Assets	13,711,410	14,250,831	14,026,624	14,440,620	15,017,398	-3.8	6.3
Quarterly Average Assets	13,845,804	14,201,529	13,787,780	14,359,336	14,929,468	-2.5	8.0
Average Loans and Leases (YTD)	9,270,503	9,493,207	9,552,819	9,464,108	9,493,709	-2.4	14.7
MEMORANDA:							
RE Loans Secured by 1-4 Family	2,918,045	2,434,302	2,785,922	2,403,724	2,479,882	19.9	12.5
Commercial Real Estate Loans	1,212,181	1,386,800	1,276,883	1,367,939	1,223,977	-12.6	-8.7
Construction and Land Development	311,979	332,458	306,513	326,593	287,532	-6.2	47.3
Multifamily	49,815	47,188	49,241	48,391	46,099	5.6	-17.1
Nonfarm Nonresidential	850,387	1,007,154	921,129	992,955	890,346	-15.6	-19.5
RE Loans Secured by Farmland	2,512	4,905	2,682	4,934	4,278	-48.8	-29.2
Total Investment Securities	2,957,949	3,269,965	3,177,115	3,338,560	3,671,213	-9.5	-7.1
U.S. Treasury Securities	35,624	53,487	35,327	53,635	54,882	-33.4	-81.3
U.S. Agency Securities (excl MBS)	168,408	166,553	168,643	173,230	323,940	1.1	-77.7
Municipal Securities	16,116	24,258	15,726	27,673	31,029	-33.6	-60.1
Mortgage-Backed Securities	2,633,768	2,858,676	2,784,502	2,906,112	3,068,946	-7.9	29.5
Asset-Backed Securities	0	NA	NA	NA	NA	NA	NA
Other Debt Securities	49,197	66,223	48,792	77,443	116,639	-25.7	-31.2
Mutual Funds and Equity Securities	54,836	100,858	124,198	100,561	75,911	-45.6	-45.1
Available-For-Sale Securities	2,390,517	2,614,516	2,594,613	2,617,969	3,088,710	-8.6	0.4
U.S. Treasury Securities	33,607	53,487	35,327	27,590	28,643	-37.2	-47.9
U.S. Agency Securities (excl MBS)	150,490	166,400	161,707	157,131	272,172	-9.6	-77.3
Municipal Securities	12,168	15,711	11,742	15,821	19,094	-22.6	84.6
Mortgage-Backed Securities	2,118,134	2,252,844	2,237,163	2,288,819	2,662,904	-6.0	39.4
Asset-Backed Securities	0	NA	NA	NA	NA	NA	NA
Other Debt Securities	21,282	25,216	24,476	28,047	29,986	-15.6	-26.2
Mutual Funds and Equity Securities	54,836	100,858	124,198	100,561	75,911	-45.6	-45.1
Held-To-Mat Sec Appreciation (Depr)	9,548	-10,728	6,577	-8,608	15,258	NA	NA
Available-For-Sale Sec Appr (Depr)	35,953	-85,040	3,278	-72,307	4,567	NA	622.1
Structured Notes, Fair Value	0	0	0	0	0	NA	-100.0
Pledged Securities	2,517,000	2,953,787	2,876,547	3,090,325	3,324,126	-14.8	-14.8

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## Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memorandum section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-3.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

### *Real Estate Loans*

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties.

### *Commercial and Industrial Loans*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.

### *Loans to Individuals*

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

### *Loans to Depository Institutions*

Loans to U.S. and foreign banks and other depository institutions.

### *Agricultural Loans*

Loans to finance agricultural production and other loans to farmers.

### *Loans to Foreign Governments and Institutions*

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

### *Other Loans and Leases*

The sum of taxable and tax-exempt obligations (other than securities) of states and political subdivisions in the U.S., all other loans, and lease financing receivables (net of unearned income) to U.S. and non-U.S addressees.

### *Unearned Income*

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

### *Loans and Leases, Net of Unearned Income*

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

### *Allowance for Loan and Lease Losses*

The allowance for loan and lease losses. Prior to March 31, 2001, this item also included the amount of any allocated transfer risk reserve.

### *Net Loans and Leases*

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses (and allocated transfer risk reserve prior to March 31, 2001).

### *Securities over 1 Year*

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year.

### *Mutual Funds and Equity Securities*

The fair value of investments in mutual funds and equity securities that are designated as available for sale.

### *Subtotal*

The sum of loans and leases (net of unearned income and the allowance for loan and lease losses), securities over one year, and mutual funds and equity securities.

### *Interest-Bearing Bank Balances*

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

### *Federal Funds Sold and Reverse Repos*

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

### *Debt Securities 1 Year or Less*

Debt securities with a remaining maturity of one year or less.

### *Trading Assets*

Assets held in the consolidated bank holding company's trading accounts.

### *Total Earning Assets*

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income and the allowance for loan and lease losses), and trading assets.

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***Non-Interest-Bearing Cash and Balances Due from Depository Institutions***

Non-interest-bearing balances due from depository institutions, currency and coin, cash items in the process of collection, and unposted debits.

***Acceptances***

Customers' liability to the consolidated bank holding company on drafts and bills of exchange that have been accepted by the banking subsidiaries of the BHC, or by others for their accounts, and are outstanding.

***Premises, Fixed Assets, and Capital Leases***

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

***Other Real Estate Owned***

The sum of real estate acquired in satisfaction of debts previously contracted and other real estate owned.

***Investment in Unconsolidated Subsidiaries***

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

***Intangible and Other Assets***

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, purchased credit card relationships and nonmortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, and all other assets.

***Quarterly Average Assets***

Average consolidated assets for the latest quarter as reported in Schedule HC-K of the FR Y-9C.

***Average Loans and Leases (YTD)***

The cumulative sum of loans and leases, net of unearned income, for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

***Memoranda***

***Real Estate Loans Secured by 1-4 Family***

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

***Commercial Real Estate Loans***

The sum of construction, land development and other land loans; loans secured by multifamily residential properties; and loans secured by nonfarm nonresidential properties.

***Construction and Land Development***

Loans secured by real estate to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

***Multifamily***

Loans secured by multifamily (five dwelling units or more) residential properties.

***Nonfarm Nonresidential***

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

***Real Estate Loans Secured by Farmland***

Loans secured by land used or usable for agricultural purposes and improvements thereon.

***Total Investment Securities***

The sum of the amortized cost of held-to-maturity debt securities and the current fair value of available-for-sale debt and equity securities described in various categories below.

***U.S. Treasury Securities***

The amount of U.S. Treasury securities.

***U.S. Agency Securities excluding Mortgage-Backed Securities***

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed Securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

***Municipal Securities***

Obligations of states and political subdivisions in the United States.

***Mortgage-Backed Securities***

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

***Asset-Backed Securities***

The amount of asset-backed securities, other than mortgage-backed securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

***Other Debt Securities***

The sum of other U.S. debt securities and foreign debt securities.

---

#### *Mutual Funds and Equity Securities*

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

#### *Available-for-Sale Securities*

The fair value of available-for-sale debt and equity securities included in the categories below.

#### *U.S. Treasury Securities (Available-for-Sale Securities)*

The amount of U.S. Treasury securities designated as available-for-sale.

#### *U.S. Agency Securities excluding Mortgage-Backed Securities (Available-for-Sale Securities)*

The amount of U.S. government agency and corporation obligations, excluding mortgage-backed securities, that is designated as available-for-sale. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

#### *Municipal Securities (Available-for-Sale Securities)*

The fair value of available-for-sale obligations of states and political subdivisions in the United States.

#### *Mortgage-Backed Securities (Available-for-Sale Securities)*

The amount of pass-through and other mortgage-backed securities, including CMOS, REMICS, and stripped mortgage-backed securities designated as available-for-sale. For Bank Holding companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

#### *Asset-Backed Securities (Available-for-Sale Securities)*

The amount of asset-backed securities, other than mortgage-backed securities, designated as available-for-sale. The BHCPR includes data for this item only for report dates after December 31, 2000.

#### *Other Debt Securities (Available-for-Sale Securities)*

The fair value of other U.S. debt securities and foreign debt securities that are designated as available-for-sale.

#### *Mutual Funds and Equity Securities (Available-for-Sale Securities)*

The values of investments in mutual funds and equity securities that are designated as available-for-sale.

#### *Held-to-Maturity Securities Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity.

#### *Available-for-Sale Securities Appreciation (Depreciation)*

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale.

#### *Structured Notes, Fair Value*

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, deleveraged bonds, range bonds, inverse floaters, floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI)).

#### *Pledged Securities*

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

LIABILITIES AND CHANGES IN CAPITAL

PAGE 6

(\$ IN THOUSANDS)	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY	PERCENT CHANGE	
						1-YR	5-YR
Demand Deposits	1,489,338	1,513,936	1,516,827	1,465,666	1,545,700	-1.6	32.3
NOW, ATS and Transaction Accounts	722,801	688,342	724,492	717,372	697,677	5.0	19.3
Time Deposits (excl Brokered Dep) < \$100K	1,383,777	1,262,623	1,093,137	1,281,467	1,569,719	9.6	13.2
MMDA and Other Savings Accounts	1,856,291	2,022,152	1,831,326	1,970,329	2,120,636	-8.2	2.3
Other Non-Interest-Bearing Deposits	0	0	0	0	0	NA	-100.0
Core Deposits	5,452,207	5,487,053	5,165,782	5,434,834	5,933,732	-0.6	14.2
Time Deposits of \$100K or More	1,173,427	1,105,685	1,333,152	1,106,768	926,810	6.1	38.9
Foreign Deposits	2,189,942	2,549,576	2,593,356	2,851,527	2,715,284	-14.1	29.0
Federal Funds Purchased and Repos	2,001,595	2,267,637	2,068,414	2,069,363	2,441,593	-11.7	-13.6
Commercial Paper	125,119	97,712	154,664	97,319	127,311	28.1	70.6
Other Borrowings W/Rem Mat of 1 Yr or Less	504,939	507,935	467,309	661,838	872,538	-0.6	-63.2
Other Borrowings W/Rem Mat Over 1 Year	187,696	331,447	243,230	345,401	235,308	-43.4	-41.3
Brokered Deposits < \$100K	946	1,142	1,054	1,328	1,213	-17.2	650.8
Noncore Funding	6,183,664	6,861,134	6,861,179	7,133,544	7,320,057	-9.9	-6.6
Trading Liabilities	21,184	6,357	14,953	5,520	6,058	233.2	NA
Subordinated Notes and Debentures	243,500	243,404	243,476	243,381	118,801	0.0	105.2
Acceptances	7,225	8,262	14,690	7,236	8,227	-12.6	-61.4
Other Liabilities	327,393	314,445	320,652	299,340	337,535	4.1	2.6
Total Liabilities	12,235,173	12,920,655	12,620,732	13,123,855	13,724,410	-5.3	3.2
Minority Interest	104,295	104,269	104,536	104,435	107,394	0.0	+++++
EQUITY CAPITAL:							
Perpetual Preferred Stock (Incl Surplus)	0	0	0	0	0	NA	NA
Common Stock	806	806	806	806	805	0.0	-99.0
Common Surplus	346,412	345,863	346,045	345,851	342,932	0.2	55.6
Retained Earnings	1,015,867	966,678	996,161	941,547	867,203	5.1	37.5
Less: Treasury Stock	12,977	15,763	17,207	10,398	3,519	-17.7	NA
Accumulated Other Comprehensive Income	21,834	-71,677	-24,449	-65,476	-21,827	NA	516.6
Other Equity Capital Components	0	NA	NA	NA	NA	NA	NA
Total Equity Capital	1,371,942	1,225,907	1,301,356	1,212,330	1,185,594	11.9	31.1
Total Liabilities and Capital	13,711,410	14,250,831	14,026,624	14,440,620	15,017,398	-3.8	6.3
MEMORANDA:							
Non-Interest-Bearing Deposits	2,023,712	2,089,246	2,105,870	2,078,318	2,234,852	-3.1	46.4
Interest-Bearing Deposits	6,792,810	7,054,210	6,987,474	7,316,139	7,342,187	-3.7	14.4
Total Deposits	8,816,522	9,143,456	9,093,344	9,394,457	9,577,039	-3.6	20.5
LT Debt that Reprices in 1 Year	90,000	90,000	90,000	90,000	90,000	0.0	+++++
CHANGES IN EQUITY CAPITAL:							
Equity Capital, Prev Year-End, As Amended	1,301,356	1,212,330	1,212,330	1,185,594	1,117,207		
Accounting Restatements	0	0	0	0	0		
Net Income	33,677	39,765	113,661	132,957	106,964		
Net Sale of New Perpetual Preferred Stock	0	0	0	0	0		
Net Sale of New Common Stock	0	12	125	2,860	15,443		
Chgs Incident to Mergers and Absorptions	0	0	0	0	0		
Less: Dividends Declared	14,363	13,541	56,471	54,640	52,776		
Change in Other Comprehensive Income	46,914	-6,201	41,027	-43,649	2,939		
Sale of Treasury Stock	4,358	1,879	7,676	11,038	3,780		
Less: Purchase of Treasury Stock	0	8,337	16,992	21,849	7,314		
Changes in Debit to ESOP Liability	0	0	0	0	0		
Other Adjustments to Equity Capital	0	0	0	19	-649		
Equity Capital, Ending Balance	1,371,942	1,225,907	1,301,356	1,212,330	1,185,594		



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## Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-3.)

### *Demand Deposits*

Demand deposits held in domestic offices of commercial bank subsidiaries.

### *NOW, ATS, and Transaction Accounts*

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

### *Time Deposits (Excluding Brokered Deposits) under \$100 Thousand*

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000.

### *MMDA and Other Savings Accounts*

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

### *Other Non-Interest-Bearing Deposits*

Non-interest-bearing deposit balances held in domestic offices of other depository institutions that are subsidiaries of the bank holding company.

### *Core Deposits*

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

### *Time Deposits of \$100 Thousand or More*

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

### *Foreign Deposits*

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

### *Federal Funds Purchased and Repos*

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

### *Commercial Paper*

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

### *Other Borrowings with a Remaining Maturity of 1 Year or Less*

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of one year or less.

### *Other Borrowings with a Remaining Maturity over 1 Year*

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year.

### *Brokered Deposits under \$100,000*

Brokered deposits issued in denominations of less than \$100,000.

### *Noncore Funding*

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000.

### *Trading Liabilities*

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes.

### *Subordinated Notes and Debentures*

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and equity commitment and contracted notes that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

### *Acceptances*

Outstanding liabilities represented by drafts and bills of exchange that have been accepted by the BHC's bank subsidiaries or by others for their accounts.

### *Other Liabilities*

The amount of other liabilities.

### *Total Liabilities*

The sum of core deposits, noncore funding, trading liabilities, subordinated notes and debentures, acceptances, and other liabilities.

### *Minority Interest*

The proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS).

### *Perpetual Preferred Stock (Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

### *Common Stock*

The aggregate par or stated value of common stock issued.

### *Common Surplus*

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

### *Retained Earnings*

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

### *Treasury Stock*

The carrying value, at cost, of treasury stock.

### *Accumulated Other Comprehensive Income*

The amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, Reporting Comprehensive Income. Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this BHCP item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign currency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR-Y9C and are not included in this item.

### *Other Equity Capital Components*

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares.

### *Total Equity Capital*

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, accumulated other comprehensive income, and other equity capital components, less treasury stock.

### *Total Liabilities and Capital*

The sum of total liabilities, minority interest, and total equity capital.

## **Memoranda**

### *Non-Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing

depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

### *Interest-Bearing Deposits*

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

### *Total Deposits*

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

### *Long-Term Debt That Reprices in 1 Year*

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but that has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

## **Changes in Equity Capital**

### *Equity Capital, Previous Year-End, as Amended*

Total equity balance as of December 31 of the previous year after the effect of adjustments made in amended reports.

### *Accounting Restatements*

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior

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years' financial statements that were not corrected in an amended report for the period during which the error was made.

*Net Income*

Net income (or loss) for the calendar year-to-date.

*Net Sale of New Perpetual Preferred Stock*

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

*Net Sale of New Common Stock*

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

*Changes Incident to Mergers and Absorptions*

For business combinations that are treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carryforwards of purchased subsidiaries and other purchased businesses.

*Dividends Declared*

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

*Changes in Accumulated Other Comprehensive Income*

The amount of other comprehensive income for the calendar year to date.

*Sale of Treasury Stock*

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

*Purchase of Treasury Stock*

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

*Changes in the Debit to ESOP Liability*

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

*Other Adjustments to Equity Capital*

The amount of all other adjustments to equity capital, including contributions of capital to the holding company when the company is a partnership

*Equity Capital, Ending Balance*

Total equity capital at the end of the current quarter.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PAGE 7

PERCENT OF TOTAL ASSETS	BHC	mmmm	yyyy	PCT	BHC	mmmm	yyyy	PCT	BHC	yyyy	PEER	01	PCT	BHC	yyyy	PEER	01	PCT	BHC	yyyy	PEER	01	PCT
Real Estate Loans	34.96	32.36	59	31.90	31.11	53	33.65	32.14	57	31.21	30.38	29.52	30.51										
Commercial and Industrial Loans	16.91	15.78	58	21.91	16.41	80	19.69	16.04	73	21.27	15.76	22.76	15.71										
Loans to Individuals	4.51	7.07	30	6.00	7.69	41	5.94	7.24	46	5.97	7.80	5.79	8.20										
Loans to Depository Institutions	1.76	0.25	95	1.69	0.27	95	1.54	0.24	92	1.69	0.30	0.40	0.35										
Agricultural Loans	0.21	0.23	64	0.37	0.24	72	0.34	0.23	71	0.42	0.25	0.47	0.31										
Other Loans and Leases	5.64	5.38	58	5.57	5.42	58	6.34	5.56	69	5.58	5.18	5.68	4.88										
Net Loans and Leases	62.26	62.99	37	65.71	63.29	51	65.48	63.60	47	64.47	61.78	62.82	61.82										
Debt Securities Over 1 Year	17.14	14.48	66	17.49	15.55	61	17.70	14.31	65	17.47	15.42	17.38	15.48										
Mutual Funds and Equity Securities	0.40	0.43	62	0.71	1.10	24	0.89	1.08	39	0.70	1.08	0.51	0.82										
Subtotal	79.80	78.67	41	83.91	80.88	41	84.06	79.82	49	82.63	79.44	80.70	79.34										
Interest-Bearing Bank Balances	3.00	0.98	83	1.58	0.50	85	1.34	0.76	79	1.93	0.60	3.05	0.78										
Federal Funds Sold & Reverse Repos	0.59	2.45	45	0.18	2.37	24	0.96	2.39	53	0.17	2.43	0.17	1.82										
Debt Securities 1 Year or Less	4.03	1.80	82	4.75	1.48	87	4.06	1.92	82	4.96	1.68	6.56	2.00										
Trading Assets	0.20	1.85	38	0.10	1.76	41	0.21	1.83	46	0.12	1.75	0.08	1.58										
Total Earning Assets	87.62	88.34	33	90.52	88.80	67	90.65	88.63	68	89.81	88.59	90.57	88.35										
Non-Int Cash and Due From Dep Inst	3.89	3.11	72	3.48	3.28	54	3.56	3.58	53	4.55	3.61	3.76	4.15										
Acceptances	0.05	0.06	58	0.06	0.07	61	0.10	0.06	76	0.05	0.07	0.05	0.11										
Other Real Estate Owned	0.08	0.05	83	0.03	0.04	46	0.03	0.04	41	0.03	0.04	0.04	0.05										
All Other Assets	8.43	8.40	61	5.93	7.78	30	5.69	7.58	26	5.59	7.44	5.62	6.95										
MEMORANDA:																							
Short-Term Investments	7.62	6.06	69	6.51	5.06	74	6.37	5.65	69	7.08	5.42	9.89	5.31										
U.S. Treasury Securities	0.26	0.50	33	0.38	1.02	30	0.25	0.67	28	0.37	1.06	0.37	1.32										
U.S. Agency Securities (excl MBS)	1.23	2.39	45	1.17	2.43	45	1.20	2.69	42	1.20	2.46	2.16	2.27										
Municipal Securities	0.12	0.91	19	0.17	0.90	14	0.11	0.88	15	0.19	0.92	0.21	0.96										
Mortgage-Backed Securities	19.21	10.47	85	20.06	10.57	85	19.85	9.82	88	20.12	10.45	20.44	11.19										
Asset-Backed Securities	0.00	0.47	19	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA										
Other Debt Securities	0.36	0.69	46	0.46	3.31	25	0.35	3.26	22	0.54	3.16	0.78	2.79										
RE Loans Secured by 1-4 Family	21.28	16.95	70	17.08	16.62	56	19.86	17.09	65	16.65	16.78	16.51	17.94										
Revolving	2.07	2.66	40	1.91	2.32	43	2.06	2.69	41	1.84	2.22	1.79	2.13										
Closed-End, Sec by First Liens	18.95	11.96	80	14.97	12.16	61	17.55	11.88	82	14.60	12.39	14.49	13.86										
Closed-End, Sec by Junior Liens	0.26	1.90	11	0.21	1.77	11	0.25	2.04	12	0.20	1.91	0.23	1.60										
Commercial Real Estate Loans	8.84	13.40	35	9.73	12.44	35	9.10	13.09	33	9.47	11.88	8.15	11.04										
Construction and Land Dev	2.28	3.26	43	2.33	2.80	53	2.19	2.99	47	2.26	2.53	1.91	2.07										
Multifamily	0.36	1.16	17	0.33	1.10	20	0.35	1.14	17	0.34	1.09	0.31	1.04										
Nonfarm Nonresidential	6.20	8.48	37	7.07	8.05	41	6.57	8.47	36	6.88	7.81	5.93	7.42										
RE Loans Secured by Farmland	0.02	0.18	25	0.03	0.18	35	0.02	0.19	26	0.03	0.17	0.03	0.18										
LOAN MIX, % OF GROSS LOANS & LEASES:																							
Real Estate Loans	54.86	49.47	64	47.55	47.50	59	50.05	48.81	58	47.42	47.01	45.97	47.29										
RE Loans Secured by 1-4 Family	33.40	26.33	70	25.46	25.71	54	29.54	26.34	63	25.29	26.18	25.71	28.01										
Revolving	3.26	4.00	46	2.84	3.48	40	3.07	4.05	41	2.79	3.37	2.78	3.27										
Closed-End	30.14	22.08	75	22.62	21.99	58	26.48	22.02	65	22.50	22.62	22.93	24.54										
Commercial Real Estate Loans	13.87	20.09	32	14.51	18.67	37	13.54	19.49	30	14.39	18.02	12.69	16.76										
Construction and Land Dev	3.57	4.82	43	3.48	4.14	56	3.25	4.39	44	3.44	3.77	2.98	3.14										
Multifamily	0.57	1.78	16	0.49	1.68	12	0.52	1.74	15	0.51	1.71	0.48	1.58										
Nonfarm Nonresidential	9.73	12.74	37	10.54	12.13	43	9.77	12.64	33	10.45	11.88	9.23	11.30										
RE Loans Secured by Farmland	0.03	0.27	27	0.05	0.27	35	0.03	0.28	26	0.05	0.26	0.04	0.28										
Loans to Depository Institutions	2.77	0.44	91	2.52	0.53	90	2.29	0.43	90	2.57	0.60	0.62	0.69										
Commercial and Industrial Loans	26.53	26.01	50	32.67	27.50	69	29.29	26.24	57	32.32	26.84	35.43	26.73										
Loans to Individuals	7.07	11.14	30	8.95	12.13	37	8.83	11.30	39	9.08	12.35	9.01	12.88										
Credit Card Loans	0.08	1.12	50	3.24	1.87	75	3.21	1.84	74	3.40	2.09	3.62	2.40										
Agricultural Loans	0.33	0.34	64	0.54	0.36	72	0.51	0.35	66	0.63	0.38	0.74	0.48										
Loans to Foreign Govts and Inst	0.16	0.03	87	0.00	0.07	59	0.01	0.03	71	0.01	0.09	0.00	0.10										
Other Loans and Leases	8.84	9.51	62	8.30	9.62	54	9.44	9.78	63	8.49	9.28	8.84	8.52										

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## Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (total loans and leases, net of unearned income).

### Percent of Total Assets

#### *Real Estate Loans (Percent of Total Assets)*

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties, divided by total assets.

#### *Commercial and Industrial Loans (Percent of Total Assets)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total assets.

#### *Loans to Individuals (Percent of Total Assets)*

Loans to individuals for household, family, and other personal expenditures divided by total assets.

#### *Loans to Depository Institutions (Percent of Total Assets)*

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

#### *Agricultural Loans (Percent of Total Assets)*

Agricultural loans divided by total assets.

#### *Other Loans and Leases (Percent of Total Assets)*

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total assets.

#### *Net Loans and Leases (Percent of Total Assets)*

Loans and leases net of unearned income, and the allowance for loan and lease losses divided by total assets.

#### *Securities over 1 Year (Percent of Total Assets)*

Debt securities with a remaining maturity of more than one year divided by total assets.

#### *Mutual Funds and Equity Securities (Percent of Total Assets)*

Investments in mutual funds and equity securities divided by total assets.

#### *Subtotal (Percent of Total Assets)*

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and investments in mutual funds and equity securities divided by total assets.

#### *Interest-Bearing Bank Balances (Percent of Total Assets)*

Interest-bearing bank balances divided by total assets.

#### *Federal Funds Sold and Reverse Repos (Percent of Total Assets)*

Federal funds sold and securities

purchased under agreements to resell divided by total assets.

#### *Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)*

Debt securities with a remaining maturity of one year or less divided by total assets.

#### *Trading Assets (Percent of Total Assets)*

Assets held in trading accounts divided by total assets.

#### *Total Earning Assets (Percent of Total Assets)*

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, and the allowance for loan and lease losses), and trading assets divided by total assets.

#### *Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)*

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

#### *Acceptances (Percent of Total Assets)*

Customers' liabilities on acceptances outstanding divided by total assets.

#### *Other Real Estate Owned (Percent of Total Assets)*

Other real estate owned divided by total assets.

#### *All Other Assets (Percent of Total Assets)*

The sum of premises and fixed assets, investments in unconsolidated subsidiaries and associated companies,

intangible assets, and other assets divided by total assets.

## Memoranda

### *Short-Term Investments (Percent of Total Assets)*

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, divided by total assets.

### *U.S. Treasury Securities (Percent of Total Assets)*

The amount of U.S. Treasury securities divided by total assets.

### *U.S. Agency Securities excluding Mortgage-Backed Securities (Percent of Total Assets)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

### *Municipal Securities (Percent of Total Assets)*

Obligations of state and political subdivisions in the United States divided by total assets.

### *Mortgage-Backed Securities (Percent of Total Assets)*

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total assets. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

### *Asset-Backed Securities (Percent of Total Assets)*

The amount of asset-backed securities, other than mortgage-backed securities, divided by total assets. The

BHCPR includes data for this item only for report dates after December 31, 2000.

### *Other Debt Securities (Percent of Total Assets)*

The sum of all other debt securities divided by total assets.

### *Real Estate Loans Secured by 1-4 Family (Percent of Total Assets)*

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

### *Revolving (Percent of Total Assets)*

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

### *Closed-End, Secured by First Liens (Percent of Total Assets)*

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

### *Closed-End, Secured by Junior Liens (Percent of Total Assets)*

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

### *Commercial Real Estate Loans (Percent of Total Assets)*

Loans secured by real estate including construction, land development and other land loans, and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

### *Construction and Land Development (Percent of Total Assets)*

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

### *Multifamily (Percent of Total Assets)*

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

### *Nonfarm Nonresidential (Percent of Total Assets)*

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

### *Real Estate Loans Secured by Farmland (Percent of Total Assets)*

Loans secured by farmland and improvements thereon divided by total assets.

## Loan Mix, Percent of Gross Loans and Leases

### *Real Estate Loans (Percent of Gross Loans and Leases)*

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

### *Real Estate Loans Secured by 1-4 Family (Percent of Gross Loans and Leases)*

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

### *Revolving (Percent of Gross Loans and Leases)*

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total

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loans and leases, net of unearned income.

*Closed-End  
(Percent of Gross Loans and Leases)*

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

*Commercial Real Estate Loans  
(Percent of Gross Loans and Leases)*

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

*Construction and Land Development  
(Percent of Gross Loans and Leases)*

Loans secured by real estate made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

*Multifamily  
(Percent of Gross Loans and Leases)*

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

*Nonfarm Nonresidential  
(Percent of Gross Loans and Leases)*

Real estate loans secured by business

and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

*Real Estate Loans Secured by Farmland  
(Percent of Gross Loans and Leases)*

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

*Loans to Depository Institutions  
(Percent of Gross Loans and Leases)*

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

*Commercial and Industrial Loans  
(Percent of Gross Loans and Leases)*

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

*Loans to Individuals  
(Percent of Gross Loans and Leases)*

Loans to individuals for household, family, and other personal expenditures divided by total loans and leases, net of unearned income.

*Credit Card Loans  
(Percent of Gross Loans and Leases)*

Loans to individuals arising from bank credit cards divided by total loans and leases, net of unearned income. Prior to March 31, 2001, this item also included loans related to check credit plans.

*Agricultural Loans  
(Percent of Gross Loans and Leases)*

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

*Loans to Foreign Governments  
and Institutions  
(Percent of Gross Loans and Leases)*

Loans to foreign governments and official institutions divided by total loans and leases, net of unearned income.

*Other Loans and Leases  
(Percent of Gross Loans and Leases)*

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

# LIQUIDITY AND FUNDING

PAGE 8

PERCENT OF TOTAL ASSETS	mmmm YYYY			mmmm YYYY			YYYY			YYYY			YYYY		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
Short-Term Investments	7.62	6.06	69	6.51	5.06	74	6.37	5.65	69	7.08	5.42		9.89		5.31
Liquid Assets	28.38	22.74	72	26.95	22.54	74	27.39	22.42	73	28.47	23.12		30.02		23.96
Investment Securities	21.57	17.99	66	22.95	18.84	69	22.65	17.99	76	23.12	18.78		24.45		18.94
Net Loans and Leases	62.26	62.99	37	65.71	63.29	51	65.48	63.60	47	64.47	61.78		62.82		61.82
Net Lns, Ls & Stdbly Ltrs of Credit	64.40	66.66	35	68.84	66.68	54	67.55	67.08	50	68.02	65.19		66.36		65.39
Core Deposits	39.76	48.84	20	38.50	49.86	19	36.83	49.25	19	37.64	48.93		39.51		52.91
Noncore Funding	45.10	34.50	82	48.15	35.21	85	48.92	34.64	85	49.40	35.12		48.74		31.22
Time Deposits of \$100K or More	8.56	8.63	58	7.76	7.89	56	9.50	8.60	63	7.66	7.28		6.17		7.18
Foreign Deposits	15.97	3.16	88	17.89	4.09	88	18.49	3.94	88	19.75	4.19		18.08		4.34
Fed Funds Purchased and Repos	14.60	8.41	80	15.91	8.78	85	14.75	7.77	85	14.33	8.70		16.26		8.51
Net Fed Funds Purchased (Sold)	14.01	5.75	90	15.73	5.82	95	13.78	5.37	92	14.16	5.56		16.09		5.99
Commercial Paper	0.91	0.56	70	0.69	0.59	64	1.10	0.53	79	0.67	0.49		0.85		0.52
Oth Borrowings W/Rem Mat 1 Yr or Less	3.68	4.60	45	3.56	5.99	30	3.33	5.23	33	4.58	6.58		5.81		3.71
Earning Assets Repr in 1 Year	40.67	43.60	40	41.42	41.37	51	44.46	42.61	53	40.61	41.80		59.07		44.52
Int-Bearing Liab Repr in 1 Year	27.21	22.78	75	26.57	21.70	74	28.16	22.99	80	28.31	22.70		24.02		22.26
Long-Term Debt Repr in 1 Year	0.66	2.29	35	0.63	2.17	38	0.64	1.84	44	0.62	1.63		0.60		1.48
Net Assets Repriceable in 1 Year	12.81	17.28	37	14.22	16.49	45	15.65	16.88	53	11.68	16.31		34.45		19.67
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net Noncore Funding Dependence	46.92	37.37	82	49.60	38.29	83	50.59	37.24	82	51.21	37.89		48.18		32.90
Net ST Noncore Funding Dependence	37.33	22.97	87	38.04	25.53	90	39.79	24.66	87	39.33	25.88		39.37		22.63
Short-Term Inv/ST Noncore Funding	20.34	23.52	56	16.94	18.28	66	16.00	21.20	55	17.89	18.73		23.77		21.75
Liq Asts-ST Noncore Fndg/Nonliq Asts	-12.66	-1.20	20	-15.73	-3.42	11	-17.15	-2.94	12	-15.53	-3.86		-16.60		1.11
Net Loans and Leases/Total Deposits	96.83	101.03	38	102.42	98.81	64	101.00	100.03	55	99.09	97.76		98.50		92.35
Net Loans and Leases/Core Deposits	156.58	135.96	77	170.67	133.30	88	177.79	136.43	88	171.29	130.42		158.98		120.30
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.70	0.31	83	-0.88	-0.97	31	0.51	0.12	78	-0.71	-0.96		1.29		0.54
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.62	2.07	67	-6.94	-5.33	41	0.25	0.39	50	-5.96	-4.87		0.39		1.99
Struct Notes Appr(Depr)/Eq Cap	NA	0.00	NA	NA	-0.04	NA	NA	0.00	NA	NA	-0.04		NA		0.01
PERCENT OF INVESTMENT SECURITIES:															
Held-To-Maturity Securities	19.18	6.54	80	20.04	8.19	79	18.33	9.84	74	21.58	8.56		15.87		9.95
Available-For-Sale Securities	80.82	93.46	19	79.96	91.81	20	81.67	90.16	25	78.42	90.64		84.13		89.17
U.S. Treasury Securities	1.20	3.57	32	1.64	5.71	20	1.11	4.38	22	1.61	6.20		1.49		7.63
U.S. Agency Securities (excl MBS)	5.69	13.37	45	5.09	12.19	35	5.31	14.48	38	5.19	11.92		8.82		11.29
Municipal Securities	0.54	5.40	14	0.74	5.03	14	0.49	5.20	14	0.83	5.07		0.85		5.26
Mortgage-Backed Securities	89.04	59.63	91	87.42	56.56	96	87.64	54.93	95	87.05	54.84		83.59		58.14
Asset-Backed Securities	0.00	2.47	19	NA	NA	NA	NA	NA	NA	NA	NA		NA		NA
Other Debt Securities	1.66	5.05	43	2.03	16.98	19	1.54	18.29	15	2.32	16.98		3.18		14.38
Mutual Funds and Equity Securities	1.85	3.07	48	3.08	6.63	17	3.91	6.39	34	3.01	6.23		2.07		4.55
Debt Securities 1 Year or Less	18.69	10.84	77	20.68	8.08	85	17.94	10.92	77	21.44	9.45		26.85		10.99
Debt Securities 1 To 5 Years	2.00	16.80	12	2.78	19.27	14	1.85	18.33	7	2.67	19.09		4.85		17.88
Debt Securities Over 5 Years	77.45	63.33	58	73.46	61.38	59	76.30	59.32	71	72.89	59.48		66.23		62.54
Pledged Securities	85.09	53.45	91	90.33	53.51	96	90.54	55.45	96	92.56	55.34		90.55		50.63
Structured Notes, Fair Value	0.00	0.08	29	0.00	0.14	26	0.00	0.09	28	0.00	0.16		0.00		0.18
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-Term Investments	12.53	42.65	48	-31.80	16.87	25	-12.57	15.25	36	-31.19	6.75		-22.99		34.11
Investment Securities	-9.54	4.02	25	-9.87	11.48	15	-4.84	5.62	32	-9.06	14.30		-5.04		32.68
Core Deposits	-0.64	7.57	18	-0.90	8.07	23	-4.95	7.85	4	-8.41	3.03		0.02		21.62
Noncore Funding	-9.87	10.98	16	-8.21	27.07	1	-3.82	13.00	16	-2.55	33.63		-0.79		35.34



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## Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes.

### Percent of Total Assets

#### *Short-Term Investments* (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets.

#### *Liquid Assets* (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

#### *Investment Securities* (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and the fair value of available-for-sale debt and equity securities divided by total assets.

#### *Net Loans and Leases* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses divided by total assets.

#### *Net Loans and Leases* *Plus Standby Letters of Credit* (Percent of Total Assets)

Loans and lease financing receivables net of unearned income and the allowance for loan and lease losses plus standby letters of credit divided by total assets.

#### *Core Deposits* (Percent of Total Assets)

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts, time deposits with balances (excluding brokered deposits) of less than \$100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits divided by total assets.

#### *Noncore Funding* (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets.

#### *Time Deposits of \$100,000 or More* (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

#### *Foreign Deposits* (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

#### *Federal Funds Purchased and Repos* (Percent of Total Assets)

Federal funds purchased and securi-

ties sold under agreements to repurchase divided by total assets.

#### *Net Federal Funds Purchased (Sold)* (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

#### *Commercial Paper* (Percent of Total Assets)

Commercial paper divided by total assets.

#### *Other Borrowings with a Remaining Maturity of 1 Year or Less* (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

#### *Earning Assets Repriceable in 1 Year* (Percent of Total Assets)

Earning assets that are repriceable within one year or mature within one year (in Schedule HC-H of the FR Y-9C) divided by total assets.

#### *Interest-Bearing Liabilities Repriceable in 1 Year* (Percent of Total Assets)

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

#### *Long-Term Debt Repriceable in 1 Year* (Percent of Total Assets)

Long-term debt (other borrowed money with a remaining maturity of more than one year, or subordinated

notes and debentures) that has a repricing frequency of less than one year divided by total assets.

*Net Assets Repriceable in 1 Year  
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

**Other Liquidity and Funding Ratios**

*Net Noncore Funding Dependence*

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding and short-term investments above.)

“Long-term assets” refers to the sum of loans and leases (net of unearned income and the allowance for loan and lease losses), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted

*Net Short-Term Noncore Funding Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term investments and long-term assets above.)

“Short-term noncore funding” refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year or less: time deposits of \$100,000 or more, foreign deposits, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under \$100,000.

*Short-Term Investments/  
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding above.)

*Liquid Assets Less Short-term Noncore Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined above) divided by total assets less liquid assets.

*Net Loans and Leases/Total Deposits*

Loans and lease financing receivables, net of unearned income and allowance for losses divided by total deposits.

*Net Loans and Leases/Core Deposits*

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by total equity capital.

*Available-for-Sale Securities  
Appreciation (Depreciation)/  
Equity Capital*

The difference between the fair value and the amortized cost of available-for-sale securities divided by total equity capital.

*Structured Notes Appreciation  
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of struc-

tured notes divided by total equity capital.

**Percent of Investment Securities**

*Held-to-Maturity Securities  
(Percent of Investment Securities)*

The amortized cost of debt securities, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities.

*Available-for-Sale Securities  
(Percent of Investment Securities)*

The fair value of equity and debt securities, available-for-sale divided by total investment securities.

*U.S. Treasury Securities  
(Percent of Investment Securities)*

The amount of U.S. Treasury securities divided by total investment securities.

*U.S. Agency Securities excluding  
Mortgage-Backed Securities  
(Percent of Investment Securities)*

The amount of U.S. government agency and corporation obligations, excluding Mortgage-Backed securities divided by total investment securities. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Municipal Securities  
(Percent of Investment Securities)*

Obligations of states and political subdivisions in the United States divided by total investment securities.

*Mortgage-Backed Securities  
(Percent of Investment Securities)*

The amount of pass-through and other mortgage-backed securities, including CMOs, REMICs, and stripped mortgage-backed securities, divided by total investment securi-

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ties. For Bank Holding Companies with less than \$1 billion in assets, the BHCPR includes data for this item only for report dates after December 31, 2000.

*Asset-Backed Securities*  
(Percent of Investment Securities)

The amount of asset-backed securities, other than mortgage-backed securities, divided by total investment securities. The BHCPR includes data for this item only for report dates after December 31, 2000.

*Other Debt Securities*  
(Percent of Investment Securities)

Other debt securities divided by total investment securities.

*Mutual Funds and Equity Securities*  
(Percent of Investment Securities)

Investments in mutual funds and equity securities divided by total investment securities.

*Debt Securities 1 Year or Less*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of one year or less divided by total investment securities.

*Debt Securities 1 to 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

*Debt Securities over 5 Years*  
(Percent of Investment Securities)

Debt securities with a remaining maturity over five years divided by total investment securities.

*Pledged Securities*  
(Percent of Investment Securities)

Pledged securities divided by total investment securities.

*Structured Notes, Fair Value*  
(Percent of Investment Securities)

The fair value of structured notes divided by total investment securities.

**Percent Change from Prior Like Quarter**

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-3.)

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

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(\$ IN THOUSANDS)

	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY
Loan Commitments	3,874,151	5,281,471	4,653,976	5,394,064	5,404,503
Commit: Secured Commercial RE Loans	152,596	166,510	171,441	188,902	197,557
Commit: Unsecured Real Estate Lns	41,513	16,607	32,560	22,274	27,457
Credit Card Lines	48,374	756,504	789,136	737,392	680,465
Securities Underwriting	0	0	0	0	0
Standby Letters of Credit	292,233	445,991	290,662	513,365	532,152
Commercial & Similar Ltrs of Credit	125,996	162,848	125,909	158,995	386,409
Financial Assets Sold With Recourse	305,604	444,312	338,568	464,825	458,127
Securities Lent	0	0	0	0	0
Credit Derivatives (BHC as Guarantor)	0	0	0	0	0
Credit Derivatives (BHC as Beneficiary)	0	0	0	0	0

DERIVATIVE CONTRACTS:

Interest Rate Futures & Forward Contr	0	0	0	0	0
Written Options Contracts (Int Rate)	0	0	0	0	0
Purchased Options Contracts (Int Rate)	0	0	0	0	0
Interest Rate Swaps	0	27,000	0	13,500	151,079
Futures and Forward Foreign Exchange	1,004,919	893,206	1,065,897	892,944	142,626
Written Options Contr (Foreign Exchange)	0	0	0	0	0
Purchased Options Contr (Foreign Exch)	0	0	0	0	0
Foreign Exchange Rate Swaps	20,016	21,814	21,518	23,027	532,040
Commodity & Other Futures & Forw Contr	0	0	0	0	0
Written Options Contr (Comm & Other)	0	0	0	0	0
Purchased Options Contr (Comm & Other)	0	0	0	0	0
Commodity & Other Swaps	0	0	0	0	0

PERCENT OF TOTAL ASSETS

	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Loan Commitments	28.25	32.09	46	37.06	33.74	69	33.18	32.32	61	37.35	34.70	35.99	35.27
Standby Letters of Credit	2.13	3.64	40	3.13	3.45	53	2.07	3.48	41	3.56	3.45	3.54	3.54
Commercial & Similar Letters of Credit	0.92	0.20	96	1.14	0.27	96	0.90	0.23	93	1.10	0.25	2.57	0.30
Financial Assets Sold With Recourse	2.23	2.33	64	3.12	2.74	67	2.41	2.46	65	3.22	2.14	3.05	1.66
Securities Lent	0.00	2.74	37	0.00	2.79	36	0.00	2.45	37	0.00	2.46	0.00	2.32
Credit Derivatives (BHC as Guarantor)	0.00	0.13	37	0.00	0.14	37	0.00	0.09	39	0.00	0.12	0.00	0.08
Credit Derivatives (BHC as Beneficiary)	0.00	0.32	34	0.00	0.22	37	0.00	0.26	37	0.00	0.23	0.00	0.23
Derivative Contracts	7.48	63.23	37	6.61	75.09	33	7.75	56.16	38	6.44	72.85	5.50	96.87
Interest Rate Contracts	0.00	47.26	2	0.19	57.54	1	0.00	42.82	2	0.09	55.44	1.01	67.62
Interest Rate Futures & Forward Contr	0.00	10.17	10	0.00	9.25	9	0.00	6.45	11	0.00	8.94	0.00	13.69
Written Options Contr (Int Rate)	0.00	5.56	16	0.00	6.11	15	0.00	5.82	17	0.00	5.63	0.00	7.68
Purchased Options Contr (Int Rate)	0.00	6.95	13	0.00	8.65	8	0.00	7.10	11	0.00	8.78	0.00	11.15
Interest Rate Swaps	0.00	20.03	6	0.19	30.31	9	0.00	18.65	6	0.09	29.80	1.01	30.81
Foreign Exchange Contracts	7.48	11.72	75	6.42	14.86	72	7.75	9.79	73	6.34	14.96	4.49	26.57
Futures & Forward Foreign Exch Contr	7.33	9.46	79	6.27	11.33	77	7.60	7.67	79	6.18	10.81	0.95	17.76
Written Options Contr (Foreign Exch)	0.00	0.48	32	0.00	0.93	28	0.00	0.44	30	0.00	1.09	0.00	2.23
Purchased Options Contr (Foreign Ex)	0.00	0.47	31	0.00	0.88	29	0.00	0.45	30	0.00	1.04	0.00	2.17
Foreign Exchange Rate Swaps	0.15	0.41	70	0.15	0.64	69	0.15	0.37	69	0.16	0.75	3.54	0.83
Equity, Commodity, & Other Deriv Contr	0.00	1.56	31	0.00	1.70	31	0.00	1.69	31	0.00	1.71	0.00	1.40
Commodity & Other Fut & Forward Contr	0.00	0.29	40	0.00	0.24	41	0.00	0.25	40	0.00	0.27	0.00	0.14
Written Options Contr (Comm & Other)	0.00	0.27	37	0.00	0.31	36	0.00	0.28	36	0.00	0.39	0.00	0.45
Purchased Options Contr (Comm & Oth)	0.00	0.29	35	0.00	0.37	34	0.00	0.30	35	0.00	0.41	0.00	0.46
Commodity & Other Swaps	0.00	0.19	37	0.00	0.23	37	0.00	0.29	37	0.00	0.21	0.00	0.07

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	41.79	56.79	40	55.63	61.44	56	48.72	57.86	50	56.99	68.68	56.93	66.49
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## Derivatives and Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of derivative contract and off-balance-sheet transaction. Information on these activities is derived from Schedule HC-L of the FR Y-9C report form.

### *Loan Commitments*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

### *Commitments to Fund Loans Secured by Commercial Real Estate*

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

### *Commitments to Fund Real Estate Loans That are Unsecured*

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

### *Credit Card Lines*

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

### *Securities Underwriting*

The unused portion of the consolidated bank holding company's take-down of securities underwriting transactions.

### *Standby Letters of Credit*

Outstanding and unused standby letters of credit, including guarantees issued by foreign offices.

### *Commercial and Similar Letters of Credit*

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit, excluding standby letters of credit.

### *Financial Assets Sold with Recourse*

The consolidated amount of the outstanding principal balance of mortgage loans and other assets that have been transferred with recourse or some other form of risk retention by the BHC in transactions recorded as sales in accordance with generally accepted accounting principles.

### *Securities Lent*

The amount of securities lent against collateral or on an uncollateralized basis.

### *Credit Derivatives (BHC as Guarantor)*

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties.

### *Credit Derivatives (BHC as Beneficiary)*

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties.

## **Derivative Contracts**

### *Interest Rate Futures and Forward Contracts*

The notional amount or par value of

futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

### *Written Options Contracts (Interest Rate)*

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

### *Purchased Options Contracts (Interest Rate)*

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

### *Interest Rate Swaps*

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

### *Futures and Forward Foreign Exchange*

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

### *Written Options Contracts (Foreign Exchange)*

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated

themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

*Purchased Options Contracts  
(Foreign Exchange)*

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

*Foreign Exchange Rate Swaps*

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

*Commodity and Other Futures and Forward Contracts*

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

*Written Options Contracts  
(Commodities and Other)*

The contract amount of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

*Purchased Options Contracts  
(Commodities and Other)*

The notional amount or par value

of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

*Commodity and Other Swaps*

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

**Percent of Total Assets**

*Loan Commitments  
(Percent of Total Assets)*

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

*Standby Letters of Credit  
(Percent of Total Assets)*

Outstanding and unused standby letters of credit divided by total assets.

*Commercial and Similar Letters of Credit  
(Percent of Total Assets)*

Outstanding and unused amounts of issued and confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

*Financial Assets Sold with Recourse  
(Percent of Total Assets)*

Mortgage loans and other assets sold with recourse that have been reported as sales in accordance with generally accepted accounting principles divided by total assets.

*Securities Lent  
(Percent of Total Assets)*

Securities lent divided by total assets.

*Credit Derivatives  
(BHC as Guarantor)  
(Percent of Total Assets)*

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets.

*Credit Derivatives  
(BHC as Beneficiary)  
(Percent of Total Assets)*

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses divided by total assets.

*Derivative Contracts  
(Percent of Total Assets)*

The sum of interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

*Interest Rate Contracts  
(Percent of Total Assets)*

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

*Interest Rate Futures and Forward Contracts  
(Percent of Total Assets)*

Interest rate futures and forward contracts divided by total assets.

*Written Options Contracts  
(Interest Rate)  
(Percent of Total Assets)*

Written interest rate options contracts divided by total assets.

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*Purchased Options Contracts  
(Interest Rate)  
(Percent of Total Assets)*

Purchased interest rate options contracts divided by total assets.

*Interest Rate Swaps  
(Percent of Total Assets)*

The notional value of interest rate swaps divided by total assets.

*Foreign Exchange Contracts  
(Percent of Total Assets)*

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

*Futures and Forward Foreign  
Exchange Contracts  
(Percent of Total Assets)*

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

*Written Options Contracts  
(Foreign Exchange)  
(Percent of Total Assets)*

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Purchased Options Contracts  
(Foreign Exchange)  
(Percent of Total Assets)*

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

*Foreign Exchange Rate Swaps  
(Percent of Total Assets)*

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

*Equity, Commodity, and Other  
Derivative Contracts  
(Percent of Total Assets)*

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

*Commodity and Other Futures and  
Forward Contracts  
(Percent of Total Assets)*

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

*Written Options Contracts  
(Commodity and Other)  
(Percent of Total Assets)*

Written options contracts on indi-

vidual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

*Purchased Options Contracts  
(Commodity and Other)  
(Percent of Total Assets)*

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

*Commodity and Other Swaps  
(Percent of Total Assets)*

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

**Percent of Average Loans  
and Leases**

*Loan Commitments  
(Percent of Average Loans and Leases)*

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

DERIVATIVE INSTRUMENTS

PAGE 10

NOTIONAL AMOUNT (\$ IN THOUSANDS)	mm YYYY	mm YYYY	YYYY	YYYY	YYYY
Derivative Contracts	1,024,935	942,020	1,087,415	929,471	825,745
Interest Rate Contracts	0	27,000	0	13,500	151,079
Foreign Exchange Contracts	1,024,935	915,020	1,087,415	915,971	674,666
Equity,Comm, & Other Contracts	0	0	0	0	0
Derivatives Position					
Futures and Forwards	1,004,919	893,206	1,065,897	892,944	142,626
Written Options	0	0	0	0	0
Exchange-Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Purchased Options	0	0	0	0	0
Exchange-Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Swaps	20,016	48,814	21,518	36,527	683,119
Held for Trading	943,016	721,037	905,641	686,651	394,978
Interest Rate Contracts	0	0	0	0	0
Foreign Exchange Contracts	943,016	721,037	905,641	686,651	394,978
Equity,Comm, & Other Contracts	0	0	0	0	0
Non-Traded	81,919	220,983	181,774	242,820	430,767
Interest Rate Contracts	0	27,000	0	13,500	151,079
Foreign Exchange Contracts	81,919	193,983	181,774	229,320	279,688
Equity,Comm, & Other Contracts	0	0	0	0	0
Deriv Contr(excl Fut & FX LE 14 Days)	1,024,935	942,020	1,087,415	929,471	825,745
One Year or Less	1,024,935	915,020	1,087,415	915,971	825,745
Over 1 Year to 5 Years	0	27,000	0	13,500	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value (Abs Value)	22,057	10,044	14,953	9,066	18,402
Gross Positive Fair Value	31,530	11,773	39,348	9,786	13,781
Held for Trading	23,433	8,230	25,975	9,242	10,288
Non-Traded	8,097	3,543	13,373	544	3,493
Curr Credit Exposure on RBC Deriv Contr	31,530	11,748	39,348	9,786	13,781
Credit Losses on Derivative Contracts	0	0	0	0	0
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due					
(Confidential prior to March 2001)	0	###,###,###	###,###,###	###,###,###	###,###,###
90+ Days Past Due	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
Increase (Decr) in Interest Income	11	1	2	77	-1,347
Decrease (Incr) in Interest Expense	0	0	0	0	0
Net Incr (Decr) in Noninterest Alloc	0	0	0	0	0
Increase (Decrease) in Net Income	11	1	2	77	-1,347



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## Derivative Instruments

BHCPR page 10 provides the dollar amounts of derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

### *Derivative Contracts*

The gross notional amount or par value of derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

### *Interest Rate Contracts*

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors.

### *Foreign Exchange Contracts*

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal,

forward foreign exchange contracts, currency futures, and currency options.

### *Equity, Commodity, and Other Derivative Contracts*

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

## Derivatives Position

### *Futures and Forwards*

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized.

### *Written Options*

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written portion of collars and corridors.

### *Exchange-Traded*

The aggregate par value of written options that are traded on organized exchanges.

### *Over-the-Counter*

The aggregate par value of written options that are customized to meet

the specific needs of counterparties to the transaction.

### *Purchased Options*

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors.

### *Exchange-Traded*

The aggregate par value of purchased options that are traded on organized exchanges.

### *Over-the-Counter*

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

### *Swaps*

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction.

### *Held for Trading*

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes.

Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities.

*Interest Rate Contracts  
(Held for Trading)*

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts  
(Held for Trading)*

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other  
Derivative Contracts  
(Held for Trading)*

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

*Non-Traded*

The gross notional amount or par value of derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

*Interest Rate Contracts  
(Non-Traded)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

*Foreign Exchange Contracts  
(Non-Traded)*

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

*Equity, Commodity, and Other  
Derivative Contracts  
(Non-Traded)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

*Derivative Contracts (Excluding  
Futures and Foreign Exchange of 14  
Days or Less)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

*One Year or Less*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

*Over 1 Year to 5 Years*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

*Over 5 Years*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (exclud-

ing futures contracts) that have a remaining maturity of over five years.

*Gross Negative Fair Value  
(Absolute Value)*

The total fair value of derivative contracts with negative fair values. (The absolute value is displayed for this item.)

*Gross Positive Fair Value*

The total fair value of derivative contracts with positive fair values.

*Held for Trading  
(Gross Positive Fair Value)*

The total fair value of derivative contracts held for trading that have a positive fair value.

*Non-Traded  
(Gross Positive Fair Value)*

The total fair value of derivatives held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based  
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet  
Derivative Contracts*

The year-to-date credit losses incurred on derivative contracts regardless of whether the loss is charged directly to income (e.g., trad-

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ing revenue) or the allowance for credit losses on derivatives.

## Past Due Derivative Instruments

### *30–89 Days Past Due*

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30–89 days. This item is confidential prior to March 31, 2001.

### *90+ Days Past Due*

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other contracts on which the required payment (by the counterparty of the bank

holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more.

## Impact of Non-traded Derivative Contracts

### *Increase (Decrease) in Interest Income*

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust interest income from assets.

### *Decrease (Increase) in Interest Expense*

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from derivative transactions used to hedge or adjust interest expense from liabilities.

### *Net Increase (Decrease) in Non-Interest Allocation*

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

### *Increase (Decrease) in Net Income*

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

DERIVATIVES ANALYSIS

PAGE 11

	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
PERCENT OF NOTIONAL AMOUNT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
Interest Rate Contracts	0.00	86.14	1	2.87	85.02	1	0.00	83.22	1	1.45	84.10	1	18.30	85.43	
Foreign Exchange Contracts	100.00	10.39	98	97.13	11.80	98	100.00	11.79	98	98.55	11.96	98	81.70	12.79	
Equity, Comm, & Other Contracts	0.00	0.61	31	0.00	0.57	31	0.00	1.12	31	0.00	0.55	31	0.00	0.23	
Futures and Forwards	98.05	36.03	95	94.82	28.61	93	98.02	30.50	95	96.07	29.14	95	17.27	34.65	
Written Options	0.00	5.24	14	0.00	5.06	12	0.00	5.18	14	0.00	4.23	14	0.00	5.56	
Exchange-Traded	0.00	0.49	36	0.00	0.36	33	0.00	0.29	34	0.00	0.29	34	0.00	0.44	
Over-The-Counter	0.00	4.36	15	0.00	4.36	16	0.00	4.36	16	0.00	3.62	16	0.00	4.59	
Purchased Options	0.00	7.99	11	0.00	8.40	8	0.00	10.06	8	0.00	9.20	0.00	0.00	9.91	
Exchange-Traded	0.00	0.66	33	0.00	0.69	31	0.00	0.70	31	0.00	0.62	31	0.00	0.64	
Over-The-Counter	0.00	6.89	13	0.00	6.82	10	0.00	8.63	11	0.00	8.06	11	0.00	8.60	
Swaps	1.95	47.17	13	5.18	52.26	11	1.98	50.31	11	3.93	51.25	11	82.73	41.31	
Held for Trading	92.01	40.20	80	76.54	36.48	70	83.28	37.90	74	73.88	36.44	74	47.83	37.41	
Interest Rate Contracts	0.00	25.15	18	0.00	21.25	19	0.00	22.04	19	0.00	21.39	19	0.00	21.95	
Foreign Exchange Contracts	92.01	8.69	95	76.54	9.11	93	83.28	9.17	93	73.88	9.43	93	47.83	10.96	
Equity, Comm, & Other Contracts	0.00	0.38	36	0.00	0.29	36	0.00	0.43	36	0.00	0.27	36	0.00	0.10	
Non-Traded	7.99	59.80	19	23.46	63.52	29	16.72	62.10	25	26.12	62.47	25	52.17	61.52	
Interest Rate Contracts	0.00	56.62	1	2.87	59.42	17	0.00	56.67	2	1.45	58.51	2	18.30	59.60	
Foreign Exchange Contracts	7.99	0.77	93	20.59	1.42	95	16.72	1.39	93	24.67	1.37	93	33.87	0.73	
Equity, Comm, & Other Contracts	0.00	0.01	40	0.00	0.02	40	0.00	0.02	41	0.00	0.02	41	0.00	0.01	
Deriv Contr (excl Fut & FX LE 14 Days)	100.00	85.82	80	100.00	85.92	88	100.00	85.74	88	100.00	86.28	88	100.00	85.13	
One Year or Less	100.00	42.39	92	97.13	30.83	93	100.00	38.73	96	98.55	30.84	96	100.00	40.29	
Over 1 Year to 5 Years	0.00	27.44	7	2.87	38.81	11	0.00	28.97	6	1.45	34.30	6	0.00	29.85	
Over 5 Years	0.00	10.25	9	0.00	10.09	10	0.00	10.06	10	0.00	10.72	10	0.00	7.46	
Gross Negative Fair Value (Abs Val)	2.15	1.06	86	1.07	1.00	54	1.38	0.95	75	0.98	1.03	75	2.23	0.81	
Gross Positive Fair Value	3.08	1.39	85	1.25	0.93	79	3.62	1.22	88	1.05	0.99	88	1.67	1.19	
PERCENT OF TIER 1 CAPITAL:															
Gross Negative Fair Value, Abs Val (X)	0.02	0.16	50	0.01	0.16	30	0.01	0.13	46	0.01	0.18	46	0.02	0.19	
Gross Positive Fair Value (X)	0.02	0.19	40	0.01	0.15	41	0.03	0.15	57	0.01	0.17	57	0.01	0.21	
Held for Trading (X)	0.02	0.15	61	0.01	0.13	51	0.02	0.12	66	0.01	0.15	66	0.01	0.16	
Non-Traded (X)	0.01	0.02	43	0.00	0.01	33	0.01	0.02	47	0.00	0.01	47	0.00	0.04	
Current Credit Exposure (X)	0.02	0.11	41	0.01	0.09	40	0.03	0.09	58	0.01	0.09	58	0.01	0.11	
Credit Losses on Derivative Contracts	0.00	0.00	49	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.01	
PAST DUE DERIVATIVE INSTRUMENTS															
FAIR VALUE:															
30-89 Days Past Due															
(Confidential prior to March 2001)	0.00	0.00	46	###.##	0.00	##	###.##	0.00	##	###.##	0.00	##	###.##	0.00	
90+ Days Past Due	0.00	0.00	46	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.00	
OTHER RATIOS:															
Current Credit Exposure/Risk Wtd Asts	0.31	0.79	50	0.10	0.65	45	0.37	0.64	60	0.09	0.68	60	0.12	1.01	
IMPACT OF NONTRADED DERIV CONTRACTS:															
Incr (Decr) in Interest Inc/Net Inc	0.03	0.18	71	0.00	0.05	63	0.00	0.09	60	0.06	1.09	60	-1.26	0.95	
Decr (Incr) in Int Expense/Net Inc	0.00	0.25	39	0.00	0.48	40	0.00	0.60	39	0.00	0.59	39	0.00	1.17	
Net Incr (Decr) Nonint Alloc/Net Inc	0.00	0.47	40	0.00	0.00	45	0.00	0.08	50	0.00	0.32	50	0.00	-0.11	
Incr (Decr) in Net Income/Net Inc	0.03	1.54	33	0.00	1.11	38	0.00	0.66	44	0.06	2.11	44	-1.26	1.86	

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## Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of derivative contracts, Tier 1 capital, and net income.

### Percent of Notional Amount

#### *Interest Rate Contracts (Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts.

#### *Foreign Exchange Contracts (Percent of Notional Amount)*

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts.

#### *Equity, Commodity and Other Contracts (Percent of Notional Amount)*

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts.

#### *Futures and Forwards (Percent of Notional Amount)*

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

#### *Written Options (Percent of Notional Amount)*

The aggregate par value of written options divided by the total notional amount of derivative contracts.

#### *Exchange-Traded (Written Options) (Percent of Notional Amount)*

The aggregate par value of exchange-traded written options divided by the

total notional amount of derivative contracts.

#### *Over-the-Counter (Written Options) (Percent of Notional Amount)*

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

#### *Purchased Options (Percent of Notional Amount)*

The aggregate par value of purchased options divided by the total notional amount of derivative contracts.

#### *Exchange-Traded (Purchased Options) (Percent of Notional Amount)*

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

#### *Over-the-Counter (Purchased Options) (Percent of Notional Amount)*

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

#### *Swaps (Percent of Notional Amount)*

The notional amount of swaps divided by the total notional amount of derivative contracts.

#### *Held for Trading (Percent of Notional Amount)*

The gross notional amount or par value of derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes

divided by the total notional amount of derivative contracts.

#### *Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

#### *Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

#### *Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

#### *Non-Traded (Percent of Notional Amount)*

The gross notional amount or par value of derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

#### *Interest Rate Contracts (Non-Traded) (Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

#### *Foreign Exchange Contracts (Non-Traded) (Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for

purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and Other  
Derivative Contracts  
(Non-Traded)  
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding  
futures and foreign exchange of  
14 days or less)  
(Percent of Notional Amount)*

The notional principal amounts of derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less  
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years  
(Percent of Notional Amount)*

The notional amount or par value of derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years  
(Percent of Notional Amount)*

The notional amount or par value of

derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value  
(Absolute Value)  
(Percent of Notional Amount)*

The total fair value of derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value  
(Percent of Notional Amount)*

The total fair value of derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

*Percent of Tier 1 Capital*

*Gross Negative Fair Value  
(Absolute Value)  
(Percent of Tier 1 Capital) (X)*

The absolute value of the total negative fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value  
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading  
(Gross Positive Fair Value)  
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded  
(Gross Positive Fair Value)  
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on  
Risk-Based Capital Derivative  
Contracts  
(Percent of Tier 1 Capital) (X)*

The current credit exposure of derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Credit Losses on Derivatives  
(Percent of Tier 1 Capital)*

Year-to-date credit losses incurred on derivative contracts divided by Tier 1 capital.

*Past Due Derivative Instruments*

*30–89 Days Past Due  
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30–89 days or more divided by Tier 1 capital. This item is confidential prior to March 2001.

*90+ Days Past Due  
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital.

*Other Ratios*

*Current Credit Exposure/  
Risk-Weighted Assets*

The current credit exposure of derivatives covered by the risk-based

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capital standards divided by risk-weighted assets.

#### Impact of Non-Traded Derivative Contracts

*Increase (Decrease) in Interest Income/Net Income*

The increase (or decrease) in interest income generated from derivatives held for purposes other than trading divided by net income.

*Decrease (Increase) in Interest Expense/Net Income*

The increase (or decrease) in interest expense generated from derivatives held for purposes other than trading divided by net income.

*Net Increase (Decrease) in Non-Interest Allocation/Net Income*

The increase (or decrease) in net non-interest income generated from derivatives held for purposes other than trading divided by net income.

*Increase (Decrease) in Net Income/Net Income*

The increase (or decrease) in net income generated from derivatives held for purposes other than trading divided by net income.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

ALLOWANCE AND NET LOAN AND LEASE LOSSES

PAGE 12

CHANGE: ALLOWANCE FOR LOAN AND LEASE  
 LOSSES EXCLUDING ATTR (\$000)

	mmmm	YYYY	mmmm	YYYY	YYYY	YYYY	YYYY
	-----	-----	-----	-----	-----	-----	-----
Beginning Balance	246,247		194,205		194,205	211,276	174,362
Gross Credit Losses	105,426		16,079		110,781	103,267	82,005
Recoveries	7,716		4,780		21,405	29,440	16,336
Net Credit Losses	97,710		11,299		89,376	73,827	65,669
Provision for Loan and Lease Losses	52,466		13,522		142,853	60,915	84,014
Adjustments	-1,203		-1,019		-1,435	-4,159	18,569
Ending Balance	199,800		195,409		246,247	194,205	211,276

Memo: Alloc Transfer Risk Reserve (ATTR) 0 0 0 0 0

ANALYSIS RATIOS

	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Provision for Ln&Ls Losses/Avg Assets	1.52	0.36	98		0.38	0.26	77		1.02	0.32	93		0.42	0.27	0.56	0.27
Provision for Ln&Ls Losses/Avg Ln&Ls	2.26	0.58	96		0.57	0.40	74		1.50	0.51	92		0.64	0.42	0.88	0.43
Provision for Ln&Ls Losses/Net Losses	53.70	123.96	6		119.67	116.12	57		159.83	120.69	82		82.51	110.13	127.94	107.15
Ln&Ls Allowance/Total Loans & Leases	2.29	1.45	95		2.04	1.42	91		2.61	1.44	98		2.04	1.44	2.19	1.53
Ln&Ls Allowance/Net Ln&Ls Losses (X)	0.51	3.85	1		4.32	5.00	51		2.76	4.57	27		2.63	4.57	3.22	5.45
ALLL/Nonaccrual Assets	184.58	236.93	45		148.24	279.85	8		137.99	253.23	12		133.69	298.84	160.20	329.11
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	167.43	167.94	62		126.15	199.67	11		124.84	174.77	20		118.60	210.08	138.38	217.25
Gross Ln&Ls Losses/Avg Loans & Leases	4.55	0.59	98		0.68	0.48	77		1.16	0.54	87		1.09	0.53	0.86	0.56
Recoveries/Avg Loans and Leases	0.33	0.11	98		0.20	0.12	83		0.22	0.11	90		0.31	0.13	0.17	0.15
Net Losses/Avg Loans and Leases	4.22	0.47	98		0.48	0.36	74		0.94	0.43	87		0.78	0.40	0.69	0.41
Recoveries/Prior Year-End Losses	6.97	5.85	67		4.63	6.11	37		20.73	26.20	38		35.90	29.44	29.63	31.85
Earnings Coverage of Net Losses (X)	1.16	9.78	4		6.85	10.94	29		3.62	10.83	12		3.89	11.74	3.78	10.79

NET LOAN AND LEASE LOSSES BY TYPE

	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Real Estate Loans	1.31	0.09	98		0.51	0.06	98		0.46	0.08	95		0.27	0.06	0.09	0.05
RE Loans Secured By 1-4 Family	0.23	0.09	88		0.29	0.08	91		0.18	0.09	83		0.28	0.08	0.10	0.07
Revolving	0.00	0.12	19		0.00	0.10	21		0.00	0.11	12		0.00	0.10	0.00	0.10
Closed-End	0.25	0.07	91		0.32	0.08	91		0.20	0.09	85		0.31	0.08	0.11	0.06
Commercial Real Estate Loans	3.57	0.06	98		1.08	0.02	98		1.19	0.02	98		0.31	0.01	0.10	-0.01
Construction and Land Dev	0.00	0.03	33		0.00	0.01	52		0.19	0.02	96		0.40	0.01	-0.03	-0.02
Multifamily	0.00	0.02	39		0.00	0.00	57		0.00	0.01	46		0.00	0.00	0.00	0.01
Nonfarm Nonresidential	5.09	0.05	98		1.48	0.02	98		1.59	0.02	98		0.29	0.02	0.14	-0.02
RE Loans Secured by Farmland	0.00	0.07	43		0.00	-0.06	62		0.00	0.03	50		0.00	0.03	0.00	0.03
Commercial and Industrial Loans	6.43	0.67	96		0.42	0.36	59		1.33	0.56	88		1.11	0.41	1.05	0.31
Loans to Depository Institutions	0.08	-0.01	98		-1.12	-0.01	3		6.01	0.16	95		0.24	0.03	8.25	0.20
Loans to Individuals	2.81	1.41	91		1.55	1.40	65		2.02	1.32	78		2.15	1.42	2.34	1.71
Credit Card Loans	92.26	3.84	95		1.65	3.31	27		1.61	3.84	18		3.02	5.25	3.57	4.99
Agricultural Loans	0.41	0.25	80		-2.95	-0.02	1		-0.68	0.18	1		-1.60	0.20	-0.27	0.18
Loans to Foreign Governments & Inst	0.00	0.00	50		0.00	-0.08	50		0.00	-0.08	53		0.00	0.02	0.00	0.17
Other Loans and Leases	20.89	0.45	98		0.00	0.21	22		0.16	0.26	46		1.15	0.32	0.08	0.28



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## Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and the allowance for loan and lease losses. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C.

The first section itemizes the dollar amounts of each source of change in the valuation reserve. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

### **Change: Allowance for Loan and Lease Losses, Excluding Allocated Transfer Risk Reserve (\$000)**

#### *Beginning Balance*

The balance of the allowance for loan and lease losses at the end of the previous calendar year after the effect of all corrections and adjustments that were made in amended reports.

#### *Gross Loan and Lease Losses*

Loan and lease losses charged against the allowance for loan and lease losses.

#### *Recoveries*

Recoveries credited to the allowance for loan and lease losses.

#### *Net Loan and Lease Losses*

Gross loan and lease losses minus recoveries.

#### *Provision for Loan and Lease Losses*

The year-to-date provision for loan and lease losses.

#### *Adjustments*

All other allowable adjustments during the reporting period.

#### *Ending Balance*

The sum of the beginning allowance for loan and lease losses, the provision for loan and lease losses, and adjustments minus net loan and lease losses.

#### *Memo: Allocated Transfer Risk Reserve (ATRR)*

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

### **Analysis Ratios**

#### *Provision for Loan and Lease Losses/Average Assets*

Provision for loan and lease losses divided by (four-point) average assets. (See the definition of average assets on page 3-13.)

#### *Provision for Loan and Lease Losses/Average Loans and Leases*

Provision for loan and lease losses divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

#### *Provision for Loan and Lease Losses/Net Losses*

Provision for loan and lease losses divided by net loan and lease losses.

#### *Loan and Lease Allowance/Total Loans and Leases*

The allowance for loan and lease losses divided by loans and leases net of unearned income.

#### *Loan and Lease Allowance/Net Loan and Lease Losses (X)*

The allowance for loan and lease losses divided by net loan and lease losses (annualized). If recoveries exceed gross loan and lease losses, the BHCPR displays an "NA" in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

#### *Allowance for Loan and Lease Losses/Nonaccrual Assets*

The allowance for loan and lease losses divided by the aggregate amount of nonaccrual assets.

#### *Loan and Lease Allowance/90 Days and over Past Due and Nonaccrual Loans and Leases*

The allowance for loan and lease losses divided by the loans and leases on which payment is due and unpaid for 90 days or more or that are placed in nonaccrual status.

#### *Gross Loan and Lease Losses/Average Loans and Leases*

Loans and lease losses charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

#### *Recoveries/Average Loans and Leases*

Loan recoveries in the current year (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

#### *Net Losses/Average Loans and Leases*

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

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### *Recoveries/Prior Year-End Losses*

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

### *Earnings Coverage of Net Losses (X)*

The sum of income before taxes, minority interest, and extraordinary items and the provision for possible loan and lease losses divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

## **Net Loan and Lease Losses by Type**

### *(Net Losses, Percent of) Real Estate Loans*

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

### *(Net Losses, Percent of) Real Estate Loans Secured by 1-4 Family*

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

### *(Net Losses, Percent of) Revolving*

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

### *(Net Losses, Percent of) Closed-End*

Net losses on other real estate loans secured by first and junior liens on

one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

### *(Net Losses, Percent of) Commercial Real Estate Loans*

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

### *(Net Losses, Percent of) Construction and Land Development*

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

### *(Net Losses, Percent of) Multifamily*

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

### *(Net Losses, Percent of) Nonfarm Nonresidential*

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

### *(Net Losses, Percent of) Real Estate Loans Secured by Farmland*

Net losses on real estate loans secured by farmland divided by the outstanding balance of real estate loans

secured by farmland, gross of unearned income.

### *(Net Losses, Percent of) Commercial and Industrial Loans*

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

### *(Net Losses, Percent of) Loans to Depository Institutions*

Net losses on loans to depository institutions divided by loans to depository institutions, gross of unearned income.

### *(Net Losses, Percent of) Loans to Individuals*

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

### *(Net Losses, Percent of) Credit Card Loans*

Net losses on credit cards divided by the outstanding balance of credit card loans, gross of unearned income.

### *(Net Losses, Percent of) Agricultural Loans*

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

### *(Net Losses, Percent of) Loans to Foreign Governments and Institutions*

Net losses on loans to foreign governments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

### *(Net Losses, Percent of) Other Loans and Leases*

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.



1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PAST DUE AND NONACCRUAL ASSETS

PAGE 13

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
30-89 Days Past Due Loans & Leases	82,168	###,###,###	###,###,###	###,###,###	###,###,###
90 Days and Over Past Due Loans and Leases	11,086	23,077	18,793	18,493	20,798
Nonaccrual Loans and Leases	108,246	131,822	178,458	145,260	131,885
Total PD & Nonaccrual Loans & Leases	201,500	###,###,###	###,###,###	###,###,###	###,###,###
Restructured 30-89 Days Past Due	0	###,###,###	###,###,###	###,###,###	###,###,###
Restructured 90+ Days Past Due	123	###,###,###	###,###,###	###,###,###	###,###,###
Restructured Nonaccrual	9,870	###,###,###	###,###,###	###,###,###	###,###,###
Total Restr Loans & Leases, Incl Above	9,993	###,###,###	###,###,###	###,###,###	###,###,###
Restr Loans and Leases in Compliance	2,591	9,787	7,794	4,241	45,463
Real Estate Acquired (Reacquired)	11,336	4,633	4,526	4,576	5,648
OTHER ASSETS:					
30-89 Days Past Due	0	###,###,###	###,###,###	###,###,###	###,###,###
90+ Days Past Due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total Other Assets PD & Nonaccrual	0	###,###,###	###,###,###	###,###,###	###,###,###

PERCENT OF LOANS AND LEASES	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
30-89 Days PD Loans & Leases	0.94	1.04	48	###.##	0.94	##	###.##	1.10	##	###.##	0.95	###.##	1.15		
90+ Days PD Loans and Leases	0.13	0.19	38	0.24	0.19	64	0.20	0.20	53	0.19	0.18	0.22	0.21		
Nonaccrual Loans and Leases	1.24	0.75	85	1.38	0.57	93	1.89	0.70	95	1.53	0.55	1.37	0.53		
90+ Days PD and Nonaccrual Lns&Ls	1.37	0.97	80	1.62	0.79	91	2.09	0.92	95	1.72	0.75	1.58	0.77		
30-89 Days PD Restructured	0.00	0.00	44	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		
90+ Days PD Restructured	0.00	0.00	96	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		
Nonaccrual Restructured	0.11	0.00	98	###.##	0.00	##	###.##	0.00	##	###.##	0.00	###.##	0.00		

PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRUAL															
30-89 Days Past Due Assets	0.94	1.05	48	###.##	0.94	##	###.##	1.11	##	###.##	0.95	###.##	1.16		
90+ Days Past Due Assets	0.13	0.20	37	0.24	0.19	64	0.20	0.20	52	0.19	0.18	0.22	0.21		
Nonaccrual Assets	1.24	0.75	85	1.38	0.58	93	1.89	0.70	95	1.53	0.55	1.37	0.56		
30+ Days PD & Nonaccrual Assets	2.31	2.06	66	###.##	1.75	##	###.##	2.07	##	###.##	1.74	###.##	2.01		

PERCENT OF TOTAL ASSETS															
90+ Days PD and Nonaccrual Assets	0.87	0.61	80	1.09	0.49	95	1.41	0.59	98	1.13	0.46	1.02	0.49		
90+ PD & Nonaccrual Assets + OREO	0.95	0.66	80	1.12	0.54	95	1.44	0.64	98	1.17	0.51	1.05	0.54		

RESTRUCTURED & NONACCRUAL LNS&LS															
+ REAL ESTATE ACQUIRED AS PERCENT OF:															
Total Assets	0.89	0.51	87	###.##	0.40	##	###.##	0.49	##	###.##	0.38	###.##	0.38		
Allowance for Loan & Lease Losses	61.21	55.32	59	###.##	45.38	##	###.##	52.63	##	###.##	42.65	###.##	40.27		
Equity Cap + ALLL	7.78	5.76	74	###.##	4.71	##	###.##	5.57	##	###.##	4.49	###.##	4.34		
Tier 1 Cap + ALLL	8.18	6.51	72	###.##	5.20	##	###.##	6.16	##	###.##	4.95	###.##	4.88		
Loans & Leases + RE Acquired	1.40	0.82	85	###.##	0.65	##	###.##	0.78	##	###.##	0.62	###.##	0.63		

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

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## Past Due and Nonaccrual Assets

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus the allowance for loan and lease losses, Tier 1 capital plus the allowance for loan and lease losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-N of the FR Y-9C.

Information on loans and leases 30 to 89 days past due is not included on public reports for dates prior to March 31, 2001.

### 30 Days and over Past Due and Nonaccrual Assets (\$000)

#### *30 to 89 Days Past Due Loans and Leases*

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

#### *90 Days and over Past Due Loans and Leases*

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

#### *Nonaccrual Loans and Leases*

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position

of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

#### *Total Past Due and Nonaccrual Loans and Leases*

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

#### *Restructured Loans and Leases, 30 to 89 Days Past Due*

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

#### *Restructured Loans and Leases, 90 Days and over Past Due*

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

#### *Restructured Loans and Leases, Nonaccrual*

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

#### *Total Restructured Loans and Leases, Included Above*

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual sta-

tus. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

#### *Restructured Loans and Leases in Compliance*

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

#### *Real Estate Acquired (REACQ)*

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans, sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

### Other Assets

#### *30 to 89 Days Past Due*

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

#### *90 Days and over Past Due*

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

#### *Nonaccrual*

Assets (other than loans and leases,

real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

*Total Other Assets 30 Days and over Past Due and Nonaccrual*

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

**Percent of Loans and Leases**

*30 to 89 Days Past Due Loans and Leases  
(Percent of Loans and Leases)*

Loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

*90 Days and over Past Due Loans and Leases  
(Percent of Loans and Leases)*

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

*Nonaccrual Loans and Leases  
(Percent of Loans and Leases)*

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

*90 Days and over Past Due and Nonaccrual Loans and Leases  
(Percent of Loans and Leases)*

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

*30 to 89 Days Past Due Restructured Loans and Leases  
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are 30 to 89 days past

due divided by loans and leases, net of unearned income.

*90 Days and over Past Due Restructured Loans and Leases  
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

*Nonaccrual Restructured Loans and Leases  
(Percent of Loans and Leases)*

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

**Percent of Loans and Leases Plus Other Assets 30 Days and over Past Due and Nonaccrual**

*30 to 89 Days Past Due Assets  
(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*90 Days and over Past Due Assets  
(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*Nonaccrual Assets  
(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)*

Loans and leases and other assets

that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

*30 Days and over Past Due and Nonaccrual Assets  
(Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)*

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

**Percent of Total Assets**

*90 Days and over Past Due and Nonaccrual Assets  
(Percent of Total Assets)*

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

*90 Days and over Past Due and Nonaccrual Assets Plus Other Real Estate Owned  
(Percent of Total Assets)*

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

**Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of**

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)  
Total Assets*

The sum of restructured loans and

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leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)  
Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)  
Equity Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified

terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)  
Tier 1 Capital Plus Allowance for Loan and Lease Losses*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and the allowance for loan and lease losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)  
Loans and Leases Plus Real Estate Acquired*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 13A

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		num YYYY			num YYYY			YYYY			YYYY			YYYY		
		BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
Real Estate	- 30-89 Days PD	1.19	0.99	70	###.##	0.87	##	###.##	1.05	##	###.##	0.90	###.##	1.13		
	- 90+ Days Past Due	0.09	0.15	40	0.16	0.15	58	0.11	0.17	41	0.13	0.14	0.11	0.18		
	- Nonaccrual	1.48	0.53	91	0.93	0.49	88	2.01	0.51	95	1.10	0.50	1.06	0.63		
Coml & Indl	- 30-89 Days PD	0.39	0.99	14	###.##	0.82	##	###.##	0.85	##	###.##	0.73	###.##	0.87		
	- 90+ Days Past Due	0.11	0.11	52	0.19	0.10	85	0.20	0.13	72	0.16	0.08	0.24	0.10		
	- Nonaccrual	1.25	1.35	47	2.68	0.95	95	2.85	1.29	96	2.91	0.89	1.96	0.72		
Individuals	- 30-89 Days PD	2.18	1.71	70	###.##	1.67	##	###.##	2.10	##	###.##	1.87	###.##	2.16		
	- 90+ Days Past Due	0.44	0.43	59	0.81	0.47	79	0.64	0.47	76	0.56	0.53	0.85	0.57		
	- Nonaccrual	0.25	0.19	74	0.10	0.23	48	0.27	0.19	77	0.08	0.20	0.76	0.23		
Dep Inst Lns	- 30-89 Days PD	0.00	0.04	42	###.##	0.06	##	###.##	0.08	##	###.##	0.05	###.##	0.10		
	- 90+ Days Past Due	0.00	0.00	48	0.00	0.01	44	0.00	0.00	46	0.00	0.01	0.00	0.00		
	- Nonaccrual	1.79	0.18	90	0.00	0.13	39	0.00	0.17	39	0.00	0.05	0.00	0.06		
Agricultural	- 30-89 Days PD	2.10	1.11	78	###.##	1.29	##	###.##	0.85	##	###.##	0.52	###.##	0.65		
	- 90+ Days Past Due	0.10	0.05	69	0.00	0.14	29	0.06	0.12	63	0.00	0.07	0.00	0.08		
	- Nonaccrual	0.08	1.31	29	0.16	1.12	32	0.30	1.25	30	0.15	1.12	0.42	0.92		
Foreign Govts	- 30-89 Days PD	0.00	0.02	41	###.##	0.05	##	###.##	0.35	##	###.##	0.39	###.##	0.39		
	- 90+ Days Past Due	0.00	0.02	43	0.00	0.41	41	0.00	0.00	48	0.00	0.00	0.00	0.00		
	- Nonaccrual	0.00	0.10	39	0.00	0.21	38	0.00	0.10	40	0.00	0.18	0.00	0.78		
Other Lns&LS	- 30-89 Days PD	0.27	0.92	29	###.##	0.68	##	###.##	0.84	##	###.##	0.61	###.##	0.76		
	- 90+ Days Past Due	0.19	0.11	72	0.39	0.09	91	0.33	0.08	88	0.35	0.07	0.05	0.08		
	- Nonaccrual	0.30	0.39	50	0.63	0.24	88	0.26	0.33	55	0.67	0.21	1.27	0.21		
MEMORANDA:																
1-4 Family	- 30-89 Days PD	0.63	1.08	31	###.##	0.94	##	###.##	1.29	##	###.##	1.12	###.##	1.27		
	- 90+ Days Past Due	0.11	0.22	40	0.17	0.21	54	0.10	0.22	40	0.16	0.22	0.18	0.23		
	- Nonaccrual	0.53	0.46	65	0.82	0.47	85	0.61	0.45	72	1.15	0.50	1.47	0.52		
Revolving	- 30-89 Days PD	0.52	0.70	41	###.##	0.59	##	###.##	0.79	##	###.##	0.63	###.##	1.05		
	- 90+ Days Past Due	0.11	0.12	55	0.01	0.12	22	0.13	0.11	63	0.00	0.10	0.05	0.16		
	- Nonaccrual	0.16	0.20	53	0.08	0.15	45	0.24	0.17	67	0.10	0.15	0.55	0.19		
Closed-End	- 30-89 Days PD	0.64	1.16	27	###.##	1.01	##	###.##	1.40	##	###.##	1.22	###.##	1.34		
	- 90+ Days Past Due	0.11	0.24	42	0.19	0.24	56	0.09	0.25	41	0.18	0.25	0.20	0.25		
	- Nonaccrual	0.57	0.50	65	0.91	0.52	83	0.65	0.50	74	1.29	0.55	1.58	0.57		
Commercial RE	- 30-89 Days PD	0.45	0.79	27	###.##	0.79	##	###.##	0.75	##	###.##	0.69	###.##	0.95		
	- 90+ Days Past Due	0.00	0.07	11	0.16	0.07	80	0.00	0.07	22	0.14	0.06	0.04	0.09		
	- Nonaccrual	3.75	0.62	98	1.35	0.57	88	5.16	0.53	98	1.41	0.57	0.68	0.75		
Const & Dev	- 30-89 Days PD	0.49	1.07	33	###.##	1.18	##	###.##	1.01	##	###.##	0.84	###.##	1.32		
	- 90+ Days Past Due	0.00	0.10	20	0.00	0.10	19	0.00	0.08	20	0.00	0.06	0.15	0.10		
	- Nonaccrual	2.03	0.56	90	0.26	0.55	47	2.08	0.48	91	0.32	0.46	1.01	0.62		
Multifamily	- 30-89 Days PD	0.00	0.61	9	###.##	0.54	##	###.##	0.49	##	###.##	0.57	###.##	0.81		
	- 90+ Days Past Due	0.00	0.04	32	0.00	0.04	31	0.00	0.07	29	0.00	0.04	0.00	0.07		
	- Nonaccrual	0.00	0.26	16	0.19	0.28	49	0.00	0.23	14	0.21	0.32	0.00	0.57		
Nonfarm Nres	- 30-89 Days PD	0.46	0.73	29	###.##	0.71	##	###.##	0.66	##	###.##	0.66	###.##	0.88		
	- 90+ Days Past Due	0.00	0.06	14	0.21	0.07	86	0.00	0.05	32	0.19	0.06	0.00	0.09		
	- Nonaccrual	4.60	0.65	98	1.76	0.62	93	6.46	0.55	98	1.83	0.71	0.60	0.84		
Farmland	- 30-89 Days PD	0.00	1.96	10	###.##	1.21	##	###.##	0.69	##	###.##	0.66	###.##	1.19		
	- 90+ Days Past Due	0.00	0.14	29	0.00	0.16	26	0.00	0.09	30	0.00	0.14	0.00	0.17		
	- Nonaccrual	5.49	1.57	89	4.10	1.10	88	6.71	1.26	96	4.07	1.18	0.00	1.08		
Credit Card	- 30-89 Days PD	29.14	2.33	97	###.##	1.69	##	###.##	1.70	##	###.##	1.73	###.##	2.29		
	- 90+ Days Past Due	6.98	1.14	93	0.99	0.75	62	0.82	0.71	56	0.92	0.77	0.95	1.15		
	- Nonaccrual	0.00	0.13	34	0.22	0.21	74	0.00	0.08	27	0.17	0.23	0.05	0.28		

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.



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## Past Due and Nonaccrual Loans and Leases, by Loan Type

BHCPR page 13A presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are derived from Schedule HC-N of the FR Y-9C.

Information on loans 30–89 days past due is not included on public reports for dates prior to March 31, 2001.

### **30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type**

#### *Real Estate Loans—30 to 89 Days Past Due (Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

#### *Real Estate Loans—90 Days and over Past Due (Percent of Real Estate Loans)*

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

#### *Real Estate Loans—Nonaccrual (Percent of Real Estate Loans)*

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

#### *Commercial and Industrial Loans—30 to 89 Days Past Due (Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

#### *Commercial and Industrial Loans—90 Days and over Past Due (Percent of Commercial and Industrial Loans)*

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

#### *Commercial and Industrial Loans—Nonaccrual (Percent of Commercial and Industrial Loans)*

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

#### *Loans to Individuals—30 to 89 Days Past Due (Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

#### *Loans to Individuals—90 Days and over Past Due (Percent of Loans to Individuals)*

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

#### *Loans to Individuals—Nonaccrual (Percent of Loans to Individuals)*

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

#### *Loans to Depository Institutions—30 to 89 Days Past Due (Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

#### *Loans to Depository Institutions—90 Days and over Past Due (Percent of Loans to Depository Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

#### *Loans to Depository Institutions—Nonaccrual (Percent of Loans to Depository Institutions)*

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

#### *Agricultural Loans—30 to 89 Days Past Due (Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

#### *Agricultural Loans—90 Days and over Past Due (Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

#### *Agricultural Loans—Nonaccrual (Percent of Agricultural Loans)*

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

#### *Loans to Foreign Governments and Institutions—30 to 89 Days Past Due (Percent of Loans to Foreign Governments and Institutions)*

Loans to foreign governments and official institutions on which inter-

est or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

*Loans to Foreign Governments and Institutions—90 Days and over Past Due*  
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

*Loans to Foreign Governments and Institutions—Nonaccrual*  
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

*Other Loans and Leases—30 to 89 Days Past Due*  
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

*Other Loans and Leases—90 Days and over Past Due*  
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

*Other Loans and Leases—Nonaccrual*  
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

## Memoranda

*Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due*  
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Real Estate Loans Secured by 1–4 Family—90 Days and over Past Due*  
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Real Estate Loans Secured by 1–4 Family—Nonaccrual*  
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Revolving—30 to 89 Days Past Due*  
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Revolving—90 Days and over Past Due*  
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended

under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Revolving—Nonaccrual*  
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Closed-End—30 to 89 Days Past Due*  
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Closed-End—90 Days and over Past Due*  
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Closed-End—Nonaccrual*  
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

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*Commercial Real Estate Loans—  
30 to 89 Days Past Due  
(Percent of Commercial Real Estate  
Loans)*

Commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—  
90 Days and over Past Due  
(Percent of Commercial Real Estate  
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—  
Nonaccrual  
(Percent of Commercial Real Estate  
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—  
30 to 89 Days Past Due  
(Percent of Construction and Land  
Development Loans)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—  
90 Days and over Past Due  
(Percent of Construction and Land  
Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—  
Nonaccrual  
(Percent of Construction and Land  
Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days  
Past Due  
(Percent of Multifamily Real Estate  
Loans)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and over  
Past Due  
(Percent of Multifamily Real Estate  
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual  
(Percent of Multifamily Real Estate  
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to  
89 Days Past Due  
(Percent of Nonfarm Nonresidential  
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and  
over Past Due  
(Percent of Nonfarm Nonresidential  
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual  
(Percent of Nonfarm Nonresidential  
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by  
Farmland—30 to 89 Days Past Due  
(Percent of Real Estate Loans Secured  
by Farmland)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by  
Farmland—90 Days and over Past Due  
(Percent of Real Estate Loans Secured  
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

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*Real Estate Loans Secured by  
Farmland—Nonaccrual  
(Percent of Real Estate Loans Secured  
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days  
Past Due  
(Percent of Credit Card Loans)*

Credit card loans on which interest

or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days  
and over Past Due  
(Percent of Credit Card  
Loans)*

Credit card loans on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual  
(Percent of Credit Card Loans)*

Nonaccrual credit card loans divided by the outstanding balance of credit card loans, gross of unearned income.



1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

RISK-BASED CAPITAL

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RISK-BASED CAPITAL (\$000)	mmmm	YYYY	mmmm	YYYY	YYYY	YYYY	YYYY						
-----	-----	-----	-----	-----	-----	-----	-----						
TIER 1 CAPITAL:													
Total Equity Capital	1,371,942		1,225,907		1,301,356	1,212,330	1,185,594						
Net Unrealized Gains(Losses) on AFS Secs	21,745		-50,695		2,235	-43,065	1,738						
Less: Net Unrealized Loss on AFS Eq Secs	1,262		2,319		238	2,905	125						
Accum Net Gains(Losses) on Cash Flow Hedg	0		0		0	0	NA						
Less: Nonqualifying Perpetual Pref Stock	0		0		0	0	0						
Qualifying Minority Interest	4,295		104,269		104,536	104,435	107,394						
Less: Disallowed Goodwill and Oth Intang	158,120		173,305		163,867	175,828	186,154						
Less: Disallowed Servicing Assts and PCCR	0		0		0	0	726						
Less: Disallowed Deferred Tax Assets	0		0		0	0	0						
Other Additns To (Deduct From) Tier 1 Cap	100,000		NA		NA	NA	NA						
Tier 1 Capital	1,295,110		1,205,247		1,239,552	1,181,097	1,104,245						
TIER 2 CAPITAL:													
Qualifying Sub Debt & Redeemable Pref Stk	172,159		195,862		172,142	195,842	95,041						
Cumulative PPS Includible in Tier 2	0		0		0	0	0						
ALLL Includible in Tier 2	127,003		141,749		132,977	143,920	147,149						
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	0		0		0	0	0						
Other Tier 2 Capital Components	0		0		0	0	0						
Allowable Tier 2 Capital													
(Limited to Amount of Tier 1 Capital)	299,162		337,611		305,119	339,762	242,190						
TIER 3 CAPITAL:													
Total RB Capital Before Deductions	1,594,272		1,542,858		1,544,671	1,520,859	1,346,435						
Less: Deductions for RBC	3,531		3,405		3,446	3,221	2,541						
TOTAL RISK-BASED CAPITAL	1,590,741		1,539,453		1,541,225	1,517,638	1,343,894						
RISK-WEIGHTED ASSETS (\$000):													
Total On-B/S RWA	8,772,907		9,478,711		9,211,004	9,425,051	9,664,336						
Total Off-B/S Items & Deriv Cr Eq RWA	1,387,349		1,879,906		1,442,411	2,108,257	2,126,921						
Risk-Weighted Assets	10,160,255		11,339,932		10,638,149	11,513,616	11,771,931						
Market Risk Equivalent Assets	0		0		0	0	0						
Risk-Weighted Assets Before Deductions	10,160,255		11,339,932		10,638,149	11,513,616	11,771,931						
Less: Excess Allow for Loan & Lease Losses	72,797		53,660		113,270	50,285	64,127						
Less: Alloc Transfer Risk Reserve	0		0		0	0	0						
Total Risk-Weighted Assets	10,087,458		11,286,272		10,524,879	11,463,331	11,707,804						
Average Total Assets for Leverage Ratio	13,687,684		14,028,224		13,623,913	14,183,508	14,741,915						
MEMORANDA:													
Mortgage Servicing Assets	16,656		15,328		16,195	15,211	11,752						
Purchased Credit Card Relationships & NMSA	0		0		0	0	673						
All Other Identifiable Intangible Assets	26,220		30,565		27,230	31,652	36,002						
CAPITAL RATIOS													
-----	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
Tier 1 Leverage Ratio	9.46	7.34	88	8.59	7.13	83	9.10	7.36	85	8.33	7.09	7.49	7.18
Tier 1 RBC Ratio	12.84	8.98	93	10.68	8.74	87	11.78	8.98	90	10.30	8.72	9.43	9.08
Total Risk-Based Capital Ratio	15.77	11.88	96	13.64	11.49	95	14.64	11.76	95	13.24	11.50	11.48	11.94
Tangible Tier 1 Leverage Ratio	9.27	7.06	90	8.40	6.71	83	8.91	7.06	85	8.13	6.63	7.31	6.76
Tangible Common Eq Cap/Tan Assets	8.77	6.20	90	7.28	5.51	88	8.02	6.07	88	7.07	5.39	6.55	5.85

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## Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies. In addition, this page provides additional information on risk-weighted assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

### Risk-Based Capital (\$000)

#### Tier 1 Capital

##### *Total Equity Capital*

The sum of perpetual preferred stock and related surplus, common stock and related surplus, retained earnings, accumulated other comprehensive income, and other equity capital components.

##### *Net Unrealized Gains (Losses) on AFS Securities*

The amount of net unrealized holding gains (losses) on available-for-sale securities included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value.

##### *Less: Net Unrealized Loss on AFS Eq Secs*

The amount of any net unrealized holding loss on available-for-sale equity securities included in accumulated other comprehensive income. This item is displayed as a positive value.

##### *Accumulated Net Gains (Losses) on Cash Flow Hedges*

The amount of accumulated net gains (losses) on cash flow hedges included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value. This item is available only for report dates after December 31, 1998.

##### *Less: Nonqualifying Perpetual Preferred Stock*

The amount of perpetual preferred stock that does not qualify for inclusion in Tier 1 capital based on the Federal Reserve's capital guidelines for bank holding companies.

##### *Qualifying Minority Interest*

The portion of minority interests in consolidated subsidiaries that is eligible for inclusion in Tier 1 capital.

##### *Less: Disallowed Goodwill and Other Intangibles*

The amounts of Goodwill and other intangible assets that do not qualify for inclusion in Tier 1 capital.

##### *Less: Disallowed Servicing Assets and Purchased Credit Card Relationships*

The portion of servicing assets and purchased credit card relationships that does not qualify for inclusion in Tier 1 capital.

##### *Less: Disallowed Deferred Tax Assets*

The amount of net deferred tax assets that does not qualify for inclusion in Tier 1 capital.

##### *Other Additions to (Deductions from) Tier 1 Capital*

The amount of any other additions to, or deductions from, Tier 1 capital.

For purposes of this item, bank holding companies are to report as a deduction from Tier 1 capital 50 percent of the aggregate amount of investments in banking and finance subsidiaries that are not consolidated for accounting or regulatory report purposes.

##### *Tier 1 Capital*

The sum of total equity capital, qualifying minority interests in consolidated subsidiaries, and other additions to (deductions from) Tier 1 Capital less net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity securities, accumulated net gains (losses) on cash flow hedges, nonqualifying perpetual preferred stock, disallowed goodwill and other intangible assets, disallowed servicing assets and purchased credit card relationships, and deferred tax assets.

#### Tier 2 Capital

##### *Qualifying Subordinated Debt and Redeemable Preferred Stock*

The portion of qualifying limited-life capital instruments that is includible in Tier 2 capital.

##### *Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital*

The amount of outstanding cumulative perpetual preferred stock, including any amounts received in excess of par or stated value, includible in Tier 2 Capital.

##### *Allowance for Loan and Lease Losses Includible in Tier 2 Capital*

The portion of the bank holding company's allowance for loan and lease losses that is includible in Tier 2 capital. The amount cannot exceed 1.25 percent of the company's gross risk-weighted assets.

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### *Unrealized Gains on Available-For-Sale Equity Securities Includible in Tier 2 Capital*

The pretax net unrealized holding gain, if any, on available-for-sale equity securities that is includible in Tier 2 capital. The amount cannot exceed 45 percent of the bank holding company's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

### *Other Tier 2 Capital Components*

The amount of any other items that qualify for inclusion in Tier 2 capital.

### *Allowable Tier 2 Capital*

The amount of allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank holding company's qualifying total capital is 100 percent of Tier 1 capital.

## **Tier 3 Capital**

The amount of the bank holding company's Tier 3 capital allocated for market risk. This item is only applicable to bank holding company's that are subject to the market risk capital requirement and may not be used to support credit risk. The sum of Tier 3 capital and allowable Tier 2 capital may not exceed Tier 1 capital.

### *Total Risk-Based Capital Before Deductions*

The sum of Tier 1 capital and allowable Tier 2 capital plus Tier 3 Capital, where applicable.

### *Less: Deductions for Risk-Based Capital*

The amount of any intentional reciprocal cross-holdings of banking organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

### *Total Risk-Based Capital*

The sum of Tier 1, Tier 2, and Tier 3

capital, where applicable, less deductions for total risk-based capital.

## **Risk-Weighted Assets**

### *Total On-Balance-Sheet Risk-Weighted Assets*

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

### *Total Off-Balance-Sheet Items and Derivatives Credit Equivalent Risk-Weighted Assets*

Credit equivalent amounts of off-balance sheet and derivative items that are risk-weighted at 20 percent, 50 percent, or 100 percent.

### *Risk-Weighted Assets*

The sum of on-balance-sheet risk-weighted assets and off-balance-sheet items and derivatives credit equivalent risk-weighted assets.

### *Market Risk Equivalent Assets*

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. See the Federal Reserve's capital guidelines for specific instructions on the calculation of the market risk measure.

### *Risk-Weighted Assets Before Deductions*

The sum of risk-weighted assets and market risk equivalent assets.

### *Less: Excess Allowance for Loan and Lease Losses*

The excess amount of the allowance for loan and lease losses over 1.25 percent of gross risk-weighted assets.

### *Less: Allocated Transfer Risk Reserve*

The amount of any allocated transfer risk reserve the bank holding company is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the Federal Reserve's regulation implementing

the Act (Subpart D of Federal Reserve Regulation K), and in any guidelines, letters, or instructions issued by the Federal Reserve.

### *Total Risk-Weighted Assets*

Risk-weighted assets before deductions less the excess allowance for loan and lease losses and any allocated transfer risk reserve.

### *Average Total Assets for Leverage Capital Purposes*

Average total assets less disallowed goodwill and other disallowed intangible assets, disallowed servicing assets and purchased credit card relationships, disallowed deferred tax assets, and other deductions from assets for leverage capital purposes.

## **Memoranda**

### *Mortgage Servicing Assets*

The unamortized cost of acquiring contracts to service loans secured by real estate.

### *Purchased Credit Card Relationships and Nonmortgage Servicing Assets*

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

### *All Other Identifiable Intangible Assets*

The unamortized amount of other specifically identifiable intangible assets, including core deposit intangibles, favorable leasehold rights, and organization costs.

## **Capital Ratios**

### *Tier 1 Leverage Ratio*

Tier 1 capital divided by average total assets for leverage capital purposes.



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*Tier 1 Risk-Based Capital Ratio*

Tier 1 capital divided by total risk-weighted assets.

*Total Risk-Based Capital Ratio*

Total risk-based capital divided by total risk-weighted assets.

*Tangible Tier 1 Leverage Ratio*

Tier 1 capital, net of intangible assets, divided by average assets for the latest quarter, net of intangible assets.

*Tangible Common Equity Capital/  
Tangible Assets*

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

INSURANCE AND FOREIGN ACTIVITIES

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INSURANCE ACTIVITIES (\$000)	mmmm YYYY
Total Insurance-Related Assets	0
Reinsurance Recoverables (P&C)	0
Separate Account Assets (L/H)	0
Claims and Claims Adj Exp Reserves (P&C)	0
Unearned Premiums (P&C)	0
Policyholder Benef Contracthold Funds (L/H)	0
Separate Account Liabilities (L/H)	0
Insurance-Related Net Income	0
Insurance Commissions & Fees (excl Prem)	0
Premiums	0
Ins Benefits, Losses, Expenses	0

ANALYSIS RATIOS	BHC	PEER 01	PCT
Insurance Assets/Total Assets	0.00	0.06	25
Reinsurance Recov (P&C)/Total Assets	0.00	0.00	43
Separate Acct Assets (L&H)/Total Assets	0.00	0.00	45
Insurance-Related Net Inc/Total Net Inc	0.00	0.72	28
Insur Comm&Fees (excl Prem)/Nonint Inc	0.00	2.11	9
Premiums/Noninterest Income	0.00	0.00	45
Insur Benef, Losses, Exp/Tot Overhd Exp	0.00	0.11	31
Insur Benef, Losses, Exp/Insur Comm&Fee	NA	11.32	NA

FOREIGN ACTIVITIES (\$000)	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY
Total Foreign Loans and Leases	1,434,360	2,238,798	1,987,486	2,284,022	2,386,519
Real Estate Loans	277,617	719,619	654,399	730,053	725,650
Commercial and Industrial Loans	502,049	762,377	659,743	772,539	961,114
Loans to Dep Inst & Other Banks Accept	209,521	240,921	215,908	243,205	48,091
Loans to Foreign Govts and Inst	13,987	285	669	478	278
Loans to Individuals	281,097	279,391	264,933	283,486	276,633
Agricultural Loans	281	23,001	19,685	24,725	33,343
Other Foreign Loans	94,326	153,756	114,453	164,785	228,704
Lease Financing Receivables	55,482	59,448	57,696	64,751	112,706
Debt Securities	40,574	60,795	40,174	72,210	111,299
Interest-Bearing Bank Balances	410,798	224,387	188,042	276,952	418,071
Total Selected Foreign Assets	1,885,732	2,544,745	2,237,103	2,654,614	2,917,823
Total Foreign Deposits	2,189,942	2,549,576	2,593,356	2,851,527	2,715,284
Interest-Bearing Deposits	1,655,568	1,974,266	2,004,313	2,238,875	2,026,132
Non-Interest-Bearing Deposits	534,374	575,310	589,043	612,652	689,152

ANALYSIS RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
Yield: Foreign Loans	9.21	3.72	80	7.13	3.75	72	7.88	3.94	76	7.05	3.72	7.90	3.96
Cost: Interest-Bearing Deposits	5.69	5.50	68	4.71	5.54	9	5.69	6.07	29	4.36	4.95	5.58	5.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:													
Real Estate Loans	4.61	1.07	83	0.06	0.20	20	0.23	0.27	50	0.19	1.44	0.04	2.14
Commercial and Industrial Loans	5.42	5.30	81	1.62	1.80	72	3.32	2.40	77	3.67	4.62	2.40	1.38
Foreign Governments and Inst	0.00	0.00	50	0.00	-0.08	50	0.00	-0.08	53	0.00	0.02	0.00	0.17
Leases	NA	0.16	NA	NA	0.30	NA	0.07	0.17	33	0.24	0.76	NA	0.51
GROWTH RATES:													
Net Loans and Leases	-35.93	17.64	15	-3.45	23.39	38	-12.98	23.97	27	-4.29	36.00	2.04	42.84
Total Selected Assets	-25.90	18.69	17	-12.00	134.90	21	-15.73	19.75	18	-9.02	141.76	4.58	37.01
Deposits	-14.11	-3.66	42	-14.29	132.35	16	-9.05	38.29	24	5.02	106.84	0.72	39.36

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## Insurance and Foreign Activities

BHCPR page 15 provides information about a bank holding company's insurance activities and activities in foreign offices, Edge Act subsidiaries, or International Banking Facilities (IBFs).

### Insurance Activities

#### *Total Insurance-Related Assets*

The amount of total consolidated assets that are specific to insurance activities of the bank holding company.

#### *Reinsurance Recoverables (Property and Casualty)*

Reinsurance recoverables from unaffiliated reinsurers.

#### *Separate Account Assets (Life and Health)*

All assets qualifying under GAAP for separate account summary total presentation in the insurer's balance sheet.

#### *Claims and Claims Adjustment Expense Reserves (Property and Casualty)*

The liability for unpaid claims and claims adjustment expense reserves, gross of reinsurance, which represents the estimated ultimate cost of settling claims, net of estimated recoveries, and including all costs expected to be incurred in connection with the settlement of unpaid claims.

#### *Unearned Premiums (Property and Casualty)*

The reserve for unearned premiums. Unearned premiums represent the unexpired portion of policy premiums.

#### *Policyholder Benefits and Contractholder Funds (Life and Health)*

The liability for future policy ben-

efits, which represents the present value of future policy benefits to be paid to or on behalf of policyholders and related expenses less the present value of future net premiums. This item also includes contractholder funds that represent receipts from the issuance of universal life, corporate owned life insurance, pension investment and certain deferred annuity contracts.

#### *Separate Account Liabilities (Life and Health)*

Liabilities qualifying under GAAP for separate account summary presentation in the insurer's balance sheet.

#### *Insurance-Related Net Income*

Consolidated net income attributable to insurance-related activities of the bank holding company.

#### *Insurance Commissions and Fees (Excluding Premiums)*

Income from insurance agency and brokerage operations; service charges, commissions and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities and universal life products. In addition, it includes the bank holding company's proportionate share in the income or loss of unconsolidated subsidiaries, associated companies, and joint ventures that are principally engaged in insurance underwriting, reinsurance, or insurance sales activities.

#### *Premiums*

The amount of premiums earned by property-casualty insurers and the amount of insurance premiums written by life and health insurers.

#### *Insurance Benefits, Losses, and Expenses*

Current and future insurance benefits, interest credited to contractholders, policyholder dividends, amortization of deferred acquisition

cost, claims and claims adjustment expenses and any other operating expenses, excluding salaries and overhead expenses.

### Analysis Ratios

#### *Insurance Assets/Total Assets*

The amount of total consolidated assets that are specific to insurance activities divided by consolidated assets of the bank holding company.

#### *Reinsurance Recoverables (Property and Casualty)/Total Assets*

Reinsurance recoverables from unaffiliated reinsurers divided by consolidated assets of the bank holding company.

#### *Separate Account Assets (Life and Health)/Total Assets*

All assets qualifying under GAAP for separate account summary total presentation in the insurer's balance sheet divided by consolidated assets of the bank holding company.

#### *Insurance-Related Net Income/Total Net Income*

Consolidated net income attributable to insurance-related activities divided by total net income of the bank holding company.

#### *Insurance Commissions and Fees (Excluding Premiums)/Non-Interest Income*

Income from insurance agency and brokerage operations; service charges, commissions and fees from the sale of insurance and related services; and management fees from separate accounts, deferred annuities and universal life products and the bank holding company's proportionate share in the income or loss of unconsolidated subsidiaries, associated companies, and joint ventures that are principally engaged in insurance underwriting, reinsurance, or

insurance sales activities divided by total non-interest income.

#### *Premiums/Non-Interest Income*

The amount of premiums earned by property-casualty insurers and the amount of insurance premiums written by life and health insurers divided by total non-interest income.

#### *Insurance Benefits, Losses, and Expenses/Total Overhead Expense*

Current and future insurance benefits, interest credited to contract-holders, policyholder dividends, amortization of deferred acquisition costs, claims and claims adjustment expenses and any other operating expenses, excluding salaries and overhead expenses divided by total overhead expense.

#### *Insurance Benefits, Losses, and Expenses/Insurance Commissions and Fees*

Current and future insurance benefits, interest credited to contract-holders, policyholder dividends, amortization of deferred acquisition cost, claims and claims adjustment expenses and any other operating expenses, excluding salaries and overhead expenses divided by insurance commissions and fees including premiums.

### **Foreign Activities**

#### *Total Foreign Loans*

The sum of real estate loans to non-U.S. addresses, commercial and industrial loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign governments and official institutions, loans to individuals in foreign offices, or agricultural other loans in foreign offices, and foreign lease financing receivables. (Note: This total represents the loan and lease balance before deducting unearned income.)

#### *Real Estate Loans*

Loans secured by real estate to non-

U.S. addressees. Prior to March 31, 2001, this item reflects consolidated real estate loans minus domestic real estate loans.

#### *Commercial and Industrial Loans*

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

#### *Loans to Depository Institutions*

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

#### *Loans to Foreign Governments and Institutions*

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

#### *Loans to Individuals*

Consolidated loans to individuals minus domestic loans to individuals.

#### *Agricultural Loans*

Consolidated agricultural loans minus domestic agricultural loans.

#### *Other Foreign Loans*

Consolidated other loans minus domestic other loans.

#### *Lease Financing Receivables*

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addressees.

#### *Debt Securities*

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

#### *Interest-Bearing Bank Balances*

Total interest-bearing balances due

from depository institutions and foreign central banks that are held in the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

#### *Total Selected Foreign Assets*

The sum of foreign loans and leases, foreign debt securities, and interest-bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

#### *Total Foreign Deposits*

Foreign interest-bearing and non-interest-bearing deposits.

#### *Interest-Bearing Deposits*

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

#### *Non-Interest-Bearing Deposits*

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

### **Analysis Ratios**

#### *Yield: Foreign Loans*

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

#### *Cost: Interest-Bearing Deposits*

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

#### *Net Losses as a Percent of Foreign Loans and Leases by Type*

##### *(Net Losses as a Percent of) Real Estate Loans*

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addressees.

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*(Net Losses as a Percent of)  
Commercial and Industrial Loans*

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

*(Net Losses as a Percent of)  
Foreign Governments and Institutions*

Charge-offs less recoveries on loans

to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

*(Net Losses as a Percent of)  
Leases*

Charge-offs less recoveries on lease financing receivables to non-U.S. addressees (annualized) divided by lease financing receivables to non-U.S. addressees.

## **Growth Rates**

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-3.)

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PARENT COMPANY INCOME STATEMENT

PAGE 16

OPERATING INCOME (\$000)						PERCENT CHANGE	
	mm YYYY	mm YYYY	YYYY	YYYY	YYYY	1-YR	5-YR
Income From Bank Subsidiaries	24,019	23,096	95,481	91,664	95,465	4.0	-12.0
Dividends	20,949	20,749	83,945	82,795	85,600	1.0	-19.8
Interest	3,070	2,347	11,536	8,869	9,865	30.8	156.1
Management and Service Fees	0	0	0	0	0	NA	NA
Other Income	0	0	0	0	0	NA	NA
Income From Nonbank Subsidiaries	581	566	7,433	1,761	255	2.7	NA
Dividends	517	500	7,176	1,500	0	3.4	NA
Interest	64	66	257	261	255	-3.0	NA
Management and Service Fees	0	0	0	0	0	NA	NA
Other Income	0	0	0	0	0	NA	NA
Income From Subsidiary BHCs	0	0	0	0	0	NA	NA
Dividends	0	0	0	0	0	NA	NA
Interest	0	0	0	0	0	NA	NA
Management and Service Fees	0	0	0	0	0	NA	NA
Other Income	0	0	0	0	0	NA	NA
Total Income From Subsidiaries	24,600	23,662	102,914	93,425	95,720	4.0	-9.9
Securities Gains (Losses)	-1,149	105	-509	7,009	-316	NA	NA
Other Operating Income	831	723	900	4,730	1,815	14.9	72.1
Total Operating Income	24,282	24,490	103,305	105,164	97,219	-0.9	-12.7
OPERATING EXPENSES (\$000)							
Personnel Expenses	487	232	0	690	1,197	109.9	122.4
Interest Expense	5,312	4,684	21,506	18,845	22,244	13.4	183.3
Other Expenses	2,908	2,559	9,229	10,090	9,118	13.6	145.4
Provision for Loan and Lease Losses	0	0	0	0	0	NA	NA
Provision for Allocated Transfer Risk	0	0	0	0	0	NA	NA
Total Operating Expenses	8,707	7,475	30,735	29,625	32,559	16.5	165.5
Income (Loss) Before Taxes	15,575	17,015	72,570	75,539	64,660	-8.5	-36.5
Applicable Income Taxes (Credit)	-1,862	-1,260	-5,032	-1,192	-6,070	NA	NA
Extraordinary Items	0	0	0	0	0	NA	NA
Income Before Undist Inc of Subs	17,437	18,275	77,602	76,731	70,730	-4.6	-30.3
Equity in Undistributed Inc of Subs	16,240	21,490	36,059	56,226	36,234	-24.4	111.2
Bank Subsidiaries	15,883	20,931	40,038	51,209	30,854	-24.1	451.5
Nonbank Subsidiaries	357	559	-3,979	5,017	5,380	-36.1	-92.6
Subsidiary BHCs	0	0	0	0	0	NA	NA
Net Income (Loss)	33,677	39,765	113,661	132,957	106,964	-15.3	3.0
MEMORANDA							
Bank Net Income	36,832	41,680	123,983	134,004	116,454	-11.6	27.1
Nonbank Net Income	874	1,059	3,197	6,517	5,380	-17.5	-81.8
Subsidiary BHCs' Net Income	0	0	0	0	0	NA	NA

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## Parent Company Income Statement (\$000)

BHCPR page 16 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-3.)

### Operating Income

#### *Income from Bank Subsidiaries*

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

#### *Dividends (From Bank Subsidiaries)*

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

#### *Interest (From Bank Subsidiaries)*

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

#### *Management and Service Fees (From Bank Subsidiaries)*

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

#### *Other Income (From Bank Subsidiaries)*

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

#### *Income from Nonbank Subsidiaries*

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

#### *Dividends (From Nonbank Subsidiaries)*

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

#### *Interest (From Nonbank Subsidiaries)*

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

#### *Management and Service Fees (From Nonbank Subsidiaries)*

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

#### *Other Income (From Nonbank Subsidiaries)*

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

#### *Income from Subsidiary BHCs*

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

#### *Dividends (From Subsidiary BHCs)*

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

#### *Interest (From Subsidiary BHCs)*

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

#### *Management and Service Fees (From Subsidiary BHCs)*

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

#### *Other Income (From Subsidiary BHCs)*

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

#### *Total Income from Subsidiaries*

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

### *Securities Gains (Losses)*

The net gain or loss realized from the sale, exchange, redemption, or retirement of securities.

### *Other Operating Income*

All other operating income, excluding income from subsidiaries and associated companies.

### *Total Operating Income*

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

## **Operating Expenses**

### *Personnel Expenses*

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

### *Interest Expense*

Interest expense on all debt instruments issued by the bank holding company.

### *Other Expenses*

All other operating expenses of the bank holding company including amortization of intangible assets.

### *Provision for Loan & Lease Losses*

The year-to-date provision for loan and lease losses.

### *Provision for Allocated Transfer Risk*

The provision for allocated transfer risk reserve as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules

and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

### *Total Operating Expenses*

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease losses, including the provision for allocated transfer risk.

### *Income (Loss) before Taxes*

Total operating income minus total operating expenses.

### *Applicable Income Taxes (Credit)*

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

### *Extraordinary Items*

The net amount of extraordinary items less applicable taxes including non-operating items.

### *Income before Undistributed Income of Subsidiaries*

The sum of income before taxes and extraordinary items minus applicable income taxes.

### *(Equity in Undistributed Income of) Subsidiaries*

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

### *(Equity in Undistributed Income of) Bank Subsidiaries*

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement

subsidiaries, and associated banks less applicable taxes.

### *(Equity in Undistributed Income of) Nonbank Subsidiaries*

The parent company's equity in the undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

### *(Equity in Undistributed Income of) Subsidiary BHCs*

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

### *Net Income (Loss)*

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

## **Memoranda**

### *Bank Net Income*

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

### *Nonbank Net Income*

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

### *Subsidiary BHCs' Net Income*

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.





1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PARENT COMPANY BALANCE SHEET

PAGE 17

ASSETS (\$000)	mmmm	YYYY	% OF TOTAL	mmmm	YYYY	% OF TOTAL	mmmm	YYYY	% OF TOTAL	mmmm	YYYY	% OF TOTAL	PERCENT CHANGE 1-YR	PERCENT CHANGE 5-YR
Investment in Bank Subs	1,428,386		83.7	1,307,468		84.7	1,367,396		82.2	1,294,599		82.2	9.3	63.4
Common and Preferred Stock	1,325,925		77.7	1,197,047		77.5	1,262,946		75.9	1,182,187		75.9	10.8	51.7
Exc Cost Over Fair Value	102,461		6.0	110,421		7.2	104,450		6.3	112,412		6.3	-7.2	NA
Loans, Adv, Notes, & Bonds	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Other Receivables	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Investment in Nonbank Subs	55,274		3.2	59,036		3.8	54,854		3.3	58,812		3.3	-6.4	-70.8
Common and Preferred Stock	55,200		3.2	58,962		3.8	54,843		3.3	58,534		3.3	-6.4	-63.7
Exc Cost Over Fair Value	0	0.0		0	0.0		0	0.0		0	0.0		NA	-100.0
Loans, Adv, Notes, & Bonds	0	0.0		0	0.0		0	0.0		266	0.0		NA	NA
Other Receivables	74	0.0		74	0.0		11	0.0		12	0.0		0.0	NA
Investment in Sub BHCs	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Common and Preferred Stock	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Exc Cost Over Fair Value	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Loans, Adv, Notes, & Bonds	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Other Receivables	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
ASSETS EXCLUDING INV IN SUBS:														
Net Loans and Leases	0	0.0		0	0.0		0	0.0		0	0.0		NA	-100.0
Securities	20,111	1.2		533	0.0		698	0.0		553	0.0		+++++	-27.9
Sec Purchased (Rev Repos)	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Cash&Due Fr Affil Dep Inst	194,167	11.4		155,680	10.1		234,380	14.1		158,364	10.0		24.7	144.9
Cash&Due Fr Unrel Dep Inst	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Premises, Furn, Fix & Equip	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Intangible Assets	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Other Assets	8,202	0.5		21,913	1.4		7,253	0.4		13,696	0.9		-62.6	-54.3
Bal Due Fr Subs & Rel Inst	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Total Assets	1,706,140	100.0		1,544,630	100.0		1,664,581	100.0		1,526,024	100.0		10.5	42.1
LIABILITIES AND CAPITAL														
Deposits	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Securities Sold (Repos)	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Commercial Paper	125,119	7.3		97,712	6.3		154,664	9.3		97,319	6.3		28.1	68.0
Other Borrowings 1 Yr or Less	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Borrowings With Mat Over 1 Yr	90,000	5.3		90,000	5.8		90,000	5.4		90,000	5.8		0.0	50.0
Subordinated Notes and Deb	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Other Liabilities	13,505	0.8		25,437	1.7		15,114	0.9		22,928	1.5		-46.9	-31.1
Bal Due to Sub & Rel Inst	105,574	6.2		105,574	6.8		103,447	6.2		103,447	6.8		0.0	NA
Total Liabilities	334,198	19.6		318,723	20.6		363,225	21.8		313,694	20.6		4.9	116.9
Equity Capital	1,371,942	80.4		1,225,907	79.4		1,301,356	78.2		1,212,330	79.4		11.9	31.1
Perpetual Pfd Stk (Inc Sur)	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Common Stock	806	0.1		806	0.1		806	0.1		806	0.1		0.0	-99.0
Common Surplus	346,412	20.3		345,863	22.4		346,045	20.8		345,851	22.4		0.2	55.6
Retained Earnings	1,015,868	59.5		945,696	61.2		969,477	58.2		919,136	59.5		7.4	37.4
Accum Oth Comprehensive Inc	21,833	1.3		-50,695	-3.3		2,235	0.1		-43,065	-2.8		NA	627.0
Oth Equity Capital Compon	-12,977	-0.8		-15,763	-1.0		-17,207	-1.0		-10,398	-0.7		NA	NA
Total Liab and Equity Capital	1,706,140	100.0		1,544,630	100.0		1,664,581	100.0		1,526,024	100.0		10.5	42.1
MEMORANDA:														
Loans and Adv Fr Bank Subs	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Loans and Adv Fr Nonbk Subs	105,574	6.2		105,574	6.8		103,447	6.2		103,447	6.8		0.0	NA
Loans and Adv From Sub BHCs	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA
Subord&LT Debt 1 Yr or Less	0	0.0		0	0.0		0	0.0		0	0.0		NA	NA

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## Parent Company Balance Sheet (\$000)

BHCPR page 17 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries, as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-3.)

### Assets

#### *Investment in Bank Subsidiaries*

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

#### *Common and Preferred Stock (Bank Subsidiaries)*

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

#### *Excess of Cost over Fair Value (Bank Subsidiaries)*

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

#### *Loans, Advances, Notes, and Bonds (Bank Subsidiaries)*

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

#### *Other Receivables (Bank Subsidiaries)*

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

#### *Investment in Nonbank Subsidiaries*

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

#### *Common and Preferred Stock (Nonbank Subsidiaries)*

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

#### *Excess of Cost over Fair Value (Nonbank Subsidiaries)*

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

#### *Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)*

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

#### *Other Receivables (Nonbank Subsidiaries)*

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

#### *Investment in Subsidiary BHCs*

The sum of equity investments in subsidiary bank holding companies and

non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

#### *Common and Preferred Stock (Subsidiary BHCs)*

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

#### *Excess of Cost over Fair Value (Subsidiary BHCs)*

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

#### *Loans, Advances, Notes, and Bonds (Subsidiary BHCs)*

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

#### *Other Receivables (Subsidiary BHCs)*

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

### Assets Excluding Investment in Subsidiaries

#### *Net Loans and Leases*

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

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### *Securities*

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies.

### *Securities Purchased (Reverse Repos)*

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

### *Cash and Balances Due from Subsidiary or Affiliated Depository Institutions*

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

### *Cash and Balances Due from Unrelated Depository Institutions*

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

### *Premises, Furniture, Fixtures and Equipment*

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

### *Intangible Assets*

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

### *Other Assets*

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

### *Balances Due from Subsidiaries and Related Institutions*

All balances due from subsidiaries and related institutions, other than investments and receivables.

### *Total Assets*

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

## **Liabilities and Capital**

### *Deposits*

Deposits issued by the parent company.

### *Securities Sold (Repos)*

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

### *Commercial Paper*

Outstanding commercial paper issued by the bank holding company to unrelated parties.

### *Other Borrowings with Maturity of 1 Year or Less*

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

### *Borrowings with Maturity over 1 Year*

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

### *Subordinated Notes and Debentures*

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt, limited-life preferred stock and related surplus, and outstanding equity contract and commitment notes that qualify as capital, as defined by the Federal

Reserve Board's capital adequacy guidelines.

### *Other Liabilities*

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

### *Balances Due to Subsidiaries and Related Institutions*

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

### *Total Liabilities*

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, other liabilities, and balances due to other subsidiaries and related institutions.

### *Equity Capital*

The sum of perpetual preferred stock (including related surplus), common stock, common surplus, retained earnings, accumulated other comprehensive income, and other equity capital components minus treasury stock.

### *Perpetual Preferred Stock (Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

### *Common Stock*

The aggregate par or stated value of outstanding common stock.

### *Common Surplus*

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

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### *Retained Earnings*

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

### *Accumulated Other Comprehensive Income*

The amount of other comprehensive income in conformity with the requirements of FASB Statement No. 130, Reporting Comprehensive Income. Other comprehensive income includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and minimum pension liability adjustments. From March 31, 1999 to December 31, 2000, this item includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) reported on cash flow hedges, and foreign cur-

rency translation adjustments. Prior to March 31, 1999, accumulated net gains (losses) on cash flow hedges were not reported on the FR Y-9LP and are not included in this item.

### *Other Equity Capital Components*

The amount of all other equity capital components, including unearned Employee Stock Ownership Plan (ESOP) shares and the carrying value, at cost, of Treasury Stock.

### *Total Liabilities and Equity Capital*

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

## **Memoranda**

### *Loans and Advances from Bank Subsidiaries*

The amount of borrowings of the parent company from subsidiary

banks and associated banks and Edge Act and Agreement subsidiaries.

### *Loans and Advances from Nonbank Subsidiaries*

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

### *Loans and Advances from Subsidiary BHCs*

The amount of borrowings of the parent company from bank holding company subsidiaries and associated bank holding companies.

### *Subordinated and Long-Term Debt Maturing in 1 Year or Less*

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PARENT COMPANY ANALYSIS - PART I

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	mmmm YYYY			mmmm YYYY			YYYY			YYYY			YYYY		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT
<b>PROFITABILITY:</b>															
Net Income/Avg Equity Capital	10.27	14.32	16	13.12	16.42	24	9.21	15.24	11	10.99	16.66	9.22	15.41		
Bank Net Inc/Avg Eq Inv in Banks	10.54	14.18	20	12.81	14.87	34	9.41	14.05	20	10.44	15.72	9.97	14.72		
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.35	5.56	50	7.21	13.63	38	5.48	8.53	43	10.21	11.80	3.69	10.06		
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	NA	11.47	NA	NA	15.17	NA	NA	14.00	NA	NA	13.01	NA	12.73		
Bank Net Income/Parent Net Income	109.37	78.54	83	104.82	72.77	84	109.08	76.44	88	100.79	73.84	108.87	76.96		
Nonbank Net Income/Parent Net Income	2.60	7.93	47	2.66	11.90	37	2.81	10.44	42	4.90	11.20	5.03	6.02		
Sub BHCs Net Inc/Parent Net Income	NA	55.57	NA	NA	53.59	NA	NA	55.74	NA	NA	56.13	NA	57.90		
<b>LEVERAGE:</b>															
Total Liabilities/Equity	24.36	38.16	41	26.00	40.72	50	27.91	37.72	46	25.88	39.82	28.83	41.57		
Total Debt/Equity Capital	15.68	21.61	45	15.31	23.44	54	18.80	21.27	52	15.45	22.81	18.33	25.02		
Total Debt/Equ Cap - Exc Over Fair Value	16.95	22.65	46	16.83	24.63	54	20.44	22.28	55	17.03	24.16	20.40	26.84		
Long-Term Debt/Equity Capital	6.56	13.93	45	7.34	15.49	46	6.92	13.78	47	7.42	15.63	7.59	17.67		
Short-Term Debt/Equity Capital	9.12	7.01	59	7.97	7.63	61	11.88	7.07	66	8.03	6.45	10.74	7.01		
Current Portion of LT Debt/Equity	0.00	0.28	33	0.00	0.18	30	0.00	0.32	32	0.00	0.22	0.00	0.66		
Exc Cost Over Fair Value/Equity Cap	7.47	2.27	82	9.01	1.95	83	8.03	2.37	80	9.27	1.99	10.15	2.36		
Long-Term Debt/Consolidated LT Debt	20.87	19.44	66	15.66	21.60	48	18.49	20.54	61	15.29	23.90	25.42	28.28		
<b>DOUBLE LEVERAGE:</b>															
Equity Investment in Subs/Equity	108.14	110.21	43	111.46	110.92	58	109.29	109.56	52	111.61	110.30	112.97	109.83		
Total Investment in Subs/Equity	108.14	123.38	24	111.47	125.53	35	109.29	122.54	26	111.64	124.57	112.97	127.20		
Equity Inv in Subs/Cons Eq Cap+Min Int	100.79	102.75	46	103.06	102.27	56	101.49	100.11	58	103.11	101.78	104.19	101.41		
Total Inv in Subs/Cons Eq Cap+Min Int	100.80	115.76	22	103.06	115.65	30	101.49	112.60	31	103.13	115.08	104.19	117.15		
<b>DOUBLE LEVERAGE PAYBACK:</b>															
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.83	0.68	55	0.88	0.61	66	1.06	0.70	68	1.06	0.64	1.44	0.69		
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.45	1.66	50	1.34	1.54	57	2.11	1.60	72	1.80	1.50	2.84	1.75		
<b>COVERAGE ANALYSIS:</b>															
Op Inc-Tax + Noncash/Oper Exp + Div	121.95	127.94	54	132.00	131.33	64	133.36	152.37	44	135.58	141.30	130.37	135.74		
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.23	129.00	56	123.76	121.21	62	140.65	150.79	50	136.20	145.12	156.35	139.98		
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.57	101.54	59	109.55	93.93	69	109.15	110.72	58	109.35	105.81	105.60	104.89		
Pretax Oper Inc + Int Exp/Int Expense	393.20	867.62	45	463.26	1774.12	50	437.44	1534.88	35	500.84	2446.21	390.69	926.97		
Div + Int From Subs/Int Exp + Div	125.03	120.66	60	129.83	136.32	63	131.98	163.04	39	127.13	153.16	127.59	160.92		
Fees+Other Inc From Subs/Sal + Oth Exp	0.00	25.00	25	0.00	27.87	23	0.00	27.65	22	0.00	28.06	0.00	27.05		
Net Inc/Curr Port of LT Debt+Pfd Div(X)	NA	208.98	NA	NA	345.30	NA	NA	279.84	NA	NA	2277.94	NA	593.57		
<b>OTHER RATIOS:</b>															
Net Assets Repr in 1 Yr/Total Assets	1.09	-1.44	66	0.49	-2.46	70	1.78	-1.62	73	0.71	-1.86	-0.12	-0.44		
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>															
90+ Days Past Due	NA	0.02	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	0.00	0.00		
Nonaccrual	NA	0.04	NA	NA	0.06	NA	NA	0.04	NA	NA	0.12	0.00	2.00		
Total	NA	0.08	NA	NA	0.13	NA	NA	0.04	NA	NA	0.13	0.00	2.00		
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>															
To Bank Subsidiaries	0.00	0.06	45	0.00	0.01	45	0.00	0.12	44	0.00	0.01	0.00	0.00		
To Nonbank Subsidiaries	0.00	0.60	41	0.00	1.15	41	0.00	0.36	42	0.00	0.65	0.00	0.49		
To Subsidiary BHCs	0.00	0.00	49	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00		
Total	0.00	0.90	38	0.00	1.48	38	0.00	0.76	38	0.00	1.01	0.00	0.84		
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>															
Nonbank Assets of Nonbank Subsidiaries	2.19	8.02	43	2.08	6.97	48	2.09	7.93	50	2.05	6.57	0.10	5.58		
Combined Thrift Assets	1.39	0.28	88	1.31	0.26	88	1.33	0.20	90	1.28	0.29	0.00	0.25		
Combined Foreign Nonbank Sub Assets	0.00	0.13	33	0.00	0.06	35	0.00	0.14	34	0.00	0.06	0.00	0.06		

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## Parent Company Analysis-Part I

BHCPR page 18 has six sections that present information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first section provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or bank holding company subsidiaries, and the proportion of bank, nonbank, or bank holding company subsidiary income relative to parent net income. The second section presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third section presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth section contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth section presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final section reports, as a percentage of consolidated BHC assets, the volume of nonbank assets of nonbank subsidiaries. Also shown in this section are thrift and foreign nonbank assets, each expressed as a

percentage of consolidated BHC assets.

### Profitability

#### *Net Income/Average Equity Capital*

Net income divided by average equity capital. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-K of the FR Y-9C report) for calendar quarters to date (four-point average). See page 2-3 for a description of the methods for calculating average balances.

#### *Bank Net Income/Average Equity Investment in Bank Subsidiaries*

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

#### *Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries*

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

#### *Subsidiary BHCs' Net Income/Average Equity Investment in Subsidiary BHCs*

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity investments in subsidiary bank holding companies.

#### *Bank Net Income/Parent Net Income*

The sum of dividends from banks

and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

#### *Nonbank Net Income/Parent Net Income*

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

#### *Subsidiary BHCs' Net Income/Parent Net Income*

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

### Leverage

#### *Total Liabilities/Equity*

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

#### *Total Debt/Equity Capital*

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

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*Total Debt/Equity Capital Less Excess of Cost over Fair Value*

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

*Long-Term Debt/Equity Capital*

The sum of other borrowed funds with a remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

*Short-Term Debt/Equity Capital*

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

*Current Portion of Long-Term Debt/Equity Capital*

Amount of borrowings included in other borrowed funds with a remaining maturity of less than one year, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

*Excess of Cost over Fair Value/Equity Capital*

The sum of goodwill and other intangible assets included in equity investments in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by parent company equity capital.

*Long-Term Debt/Consolidated Long-Term Debt*

Parent company long-term debt (the sum of other borrowed funds with a

remaining maturity of greater than one year, and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

**Double Leverage**

*Equity Investment in Subsidiaries/Equity Capital*

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by parent company equity capital.

*Total Investment in Subsidiaries/Equity Capital*

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

*Equity Investment in Subsidiaries/Consolidated Equity Capital + Minority Interest*

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries.

*Total Investment in Subsidiaries/Subsidiaries/Consolidated Equity Capital + Minority Interest*

Total investments in and receivables due from subsidiaries and associated companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries.

**Double Leverage Payback**

*Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)*

The difference between equity invest-

ment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)*

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

**Coverage Analysis**

*Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends*

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the sum of total operating expense and dividends declared.

*Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends*

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

*Adjusted Cash Flow/Operating Expense Plus Repaid Long-Term Debt Plus Dividends*

The sum of total cash flow (from operating, financing, and investing activities), operating expense, noncash items included in operating



expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

*Pretax Operating Income Plus Interest Expense/Interest Expense*

Income before taxes and appropriate items plus interest expense divided by interest expense.

*Dividends Plus Interest from Subsidiaries/Interest Expense Plus Dividends*

Dividend and interest income from bank, nonbank, and bank holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

*Fees Plus Other Income from Subsidiaries/Salaries Plus Other Expenses*

Management and service fees and other income from bank, nonbank, and bank holding company subsidiaries divided by salaries and employee benefits and other expenses.

*Net Income/Current Portion of Long-Term Debt Plus Preferred Dividends (X)*

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual preferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

**Other Ratios**

*Net Assets Repriceable in 1 Year/Total Assets*

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that

reprices within one year divided by total parent company assets.

**Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases**

*90 Days and over Past Due (Percent of Loans and Leases)*

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

*Nonaccrual (Percent of Loans and Leases)*

Loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

*Total (Percent of Loans and Leases)*

Loans and leases that are 90 days or more past due and are in nonaccrual status divided by parent company loans and leases, net of unearned income.

**Guaranteed Loans as a Percent of Equity Capital**

*To Bank Subsidiaries (Percent of Equity Capital)*

Guaranteed loans to bank subsidiaries divided by parent company equity capital.

*To Nonbank Subsidiaries (Percent of Equity Capital)*

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

*To Subsidiary BHCs (Percent of Equity Capital)*

Guaranteed loans to subsidiary bank holding companies divided by parent company equity capital.

*Total (Percent of Equity Capital)*

Total guaranteed loans to bank, non-bank, and bank holding company subsidiaries divided by parent company equity capital.

*Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)*

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

*Combined Thrift Assets (Percent of Consolidated BHC Assets)*

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) divided by consolidated assets of the bank holding company.

*Combined Foreign Nonbank Subsidiary Assets (Percent of Consolidated BHC Assets)*

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the bank holding company.

1234567 SAMPLE BANK HOLDING COMPANY  
 RICHMOND VA FR Dist: 5  
 Assets: 13,711,410 Peer: 1

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT	BHC	mmmm	YYYY	PCT	BHC	mmmm	YYYY	PCT	BHC	YYYY	PEER 01	PCT	BHC	YYYY	PEER 01	PCT	BHC	YYYY	PEER 01	PCT
Div Paid/Inc Before Undist Inc	82.37	70.70	63		74.10	71.80	50		72.77	59.66	68		71.21	65.63	74.62	72.51				
Dividends Paid/Net Income	42.65	39.47	53		34.05	35.28	36		49.68	40.82	78		41.10	35.56	49.34	41.63				
Net Income - Dividends/Avg Equity	5.89	8.21	25		8.65	10.16	29		4.63	9.03	15		6.47	10.19	4.67	8.96				
PERCENT OF DIVIDENDS PAID:																				
Dividends From Bank Subs	145.85	90.80	70		153.23	93.69	78		148.65	132.16	56		151.53	124.53	162.19	116.11				
Dividends From Nonbank Subs	3.60	7.48	70		3.69	9.27	76		12.71	7.09	82		2.75	9.31	0.00	10.29				
Dividends From Subsidiary BHCs	0.00	13.02	39		0.00	27.19	35		0.00	21.26	34		0.00	38.39	0.00	29.28				
Dividends From All Subsidiaries	149.45	141.37	60		156.92	162.84	63		161.36	192.91	41		154.27	186.99	162.19	180.29				
PAYOUT RATIOS - SUBSIDIARIES:																				
PERCENT OF BANK NET INCOME:																				
Dividends From Bank Subs	56.88	52.91	60		49.78	45.49	54		67.71	81.89	44		61.79	64.02	73.51	68.25				
Interest Income From Bank Subs	8.34	5.76	68		5.63	10.57	54		9.30	14.28	72		6.62	5.38	8.47	7.46				
Mgt & Service Fees From Bank Subs	0.00	5.20	28		0.00	6.93	27		0.00	7.00	25		0.00	6.18	0.00	7.23				
Other Income From Bank Subs	0.00	0.00	46		0.00	0.03	45		0.00	0.05	43		0.00	0.01	0.00	0.09				
Operating Income From Bank Subs	65.21	73.51	54		55.41	144.38	41		77.01	131.80	38		68.40	79.77	81.98	90.81				
PERCENT OF NONBANK NET INCOME:																				
Dividends From Nonbank Subs	59.15	36.15	74		47.21	31.12	70		224.46	62.85	88		23.02	42.06	0.00	56.05				
Interest Income From Nonbank Subs	7.32	26.33	55		6.23	28.88	44		8.04	34.94	50		4.00	27.36	4.74	50.59				
Mgt & Serv Fees From Nonbank Subs	0.00	2.93	34		0.00	5.33	33		0.00	4.71	32		0.00	6.14	0.00	6.13				
Other Income From Nonbank Subs	0.00	0.04	45		0.00	0.05	43		0.00	0.04	44		0.00	0.03	0.00	1.90				
Operating Inc From Nonbank Subs	66.48	82.05	58		53.45	72.48	48		232.50	108.81	82		27.02	91.56	4.74	130.10				
PERCENT OF SUB BHCs' NET INCOME:																				
Dividends From Subsidiary BHCs	NA	34.29	NA		NA	45.64	NA		NA	50.08	NA		NA	71.53	NA	69.00				
Interest Inc From Subsidiary BHCs	NA	1.86	NA		NA	2.12	NA		NA	1.93	NA		NA	2.04	NA	1.75				
Mgt & Serv Fees From Sub BHCs	NA	1.12	NA		NA	1.20	NA		NA	1.00	NA		NA	1.69	NA	2.20				
Other Income From Subsidiary BHCs	NA	0.00	NA		NA	0.00	NA		NA	0.00	NA		NA	0.00	NA	0.00				
Operating Income From Sub BHCs	NA	42.25	NA		NA	50.21	NA		NA	54.88	NA		NA	76.19	NA	75.02				
DEPENDENCE ON SUBSIDIARIES:																				
PERCENT OF TOTAL OPERATING INCOME:																				
Dividends From Bank Subsidiaries	86.27	45.14	73		84.72	43.39	73		81.26	54.08	66		78.73	52.11	88.05	49.61				
Interest Income From Bank Subs	12.64	5.48	81		9.58	6.57	73		11.17	3.87	87		8.43	3.68	10.15	5.25				
Mgt & Serv Fees From Bank Subs	0.00	3.42	30		0.00	3.70	30		0.00	2.60	28		0.00	3.60	0.00	3.76				
Other Income From Bank Subs	0.00	0.00	45		0.00	0.02	45		0.00	0.02	43		0.00	0.01	0.00	0.02				
Operating Income From Bank Subs	98.92	60.21	85		94.31	61.89	72		92.43	63.63	66		87.16	61.24	98.20	65.00				
Dividends From Nonbank Subs	2.13	2.62	72		2.04	1.83	75		6.95	3.00	84		1.43	2.85	0.00	3.25				
Interest Income From Nonbank Subs	0.26	2.65	49		0.27	2.10	52		0.25	1.64	52		0.25	2.27	0.26	2.25				
Mgt & Serv Fees From Nonbank Subs	0.00	0.20	34		0.00	0.19	35		0.00	0.15	34		0.00	0.31	0.00	0.23				
Other Income From Nonbank Subs	0.00	0.00	45		0.00	0.02	43		0.00	0.01	43		0.00	0.01	0.00	0.03				
Operating Inc From Nonbank Subs	2.39	6.10	50		2.31	6.57	49		7.20	5.64	74		1.67	6.97	0.26	8.32				
Dividends From Subsidiary BHCs	0.00	8.78	38		0.00	8.64	36		0.00	10.18	34		0.00	15.11	0.00	12.90				
Interest Inc From Subsidiary BHCs	0.00	0.17	44		0.00	0.24	40		0.00	0.20	42		0.00	0.20	0.00	0.14				
Mgt & Serv Fees From Sub BHCs	0.00	0.03	45		0.00	0.03	45		0.00	0.01	45		0.00	0.13	0.00	0.08				
Other Income From Subsidiary BHCs	0.00	0.00	47		0.00	0.00	48		0.00	0.00	47		0.00	0.00	0.00	0.00				
Operating Income From Sub BHCs	0.00	9.90	35		0.00	9.64	32		0.00	11.37	32		0.00	16.20	0.00	14.08				
Loans and Adv From Subs/ST Debt	84.38	147.62	65		108.05	136.63	64		66.88	169.53	61		106.30	118.82	81.26	137.27				
Loans and Adv From Subs/Total Debt	49.08	55.86	66		56.24	35.73	78		42.28	52.75	67		55.23	42.51	47.60	41.01				

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## Parent Company Analysis-Part II

BHCPR page 19 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

### Payout Ratios-Parent

#### *Dividends Paid/Income before Undistributed Income*

Cash dividends declared divided by income before undistributed income of bank, nonbank, bank holding company subsidiaries, and associated banks, nonbanks, and companies.

#### *Dividends Paid/Net Income*

Cash dividends declared divided by parent company net income.

#### *Net Income Less Dividends/Average Equity Capital*

The difference between net income and cash dividends declared divided by average equity capital. (See page 3-79 for the definition of average equity capital.)

### Percent of Dividends Paid

#### *Dividends from Bank Subsidiaries (Percent of Dividends Paid)*

Dividend income from bank subsidiaries divided by cash dividends declared.

#### *Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)*

Dividend income from nonbank sub-

sidiaries divided by cash dividends declared.

#### *Dividends from Subsidiary BHCs (Percent of Dividends Paid)*

Dividend income from subsidiary bank holding companies divided by cash dividends declared.

#### *Dividends from All Subsidiaries (Percent of Dividends Paid)*

Dividend income paid by bank, nonbank, and bank holding company subsidiaries to the parent company divided by cash dividends declared.

### Payout Ratios-Subsidiaries

#### Percent of Bank Net Income

##### *Dividends from Bank Subsidiaries (Percent of Bank Net Income)*

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

##### *Interest Income from Bank Subsidiaries (Percent of Bank Net Income)*

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

##### *Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)*

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

##### *Other Income from Bank Subsidiaries (Percent of Bank Net Income)*

Other income from bank subsidiar-

ies divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

#### *Operating Income from Bank Subsidiaries (Percent of Bank Net Income)*

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries, equity in undistributed income of bank subsidiaries and associated companies, interest income from bank subsidiaries, management and service fees from bank subsidiaries, and other income from bank subsidiaries.

#### Percent of Nonbank Net Income

##### *Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)*

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

##### *Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)*

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

##### *Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)*

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

*Other Income from Nonbank Subsidiaries*  
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

*Operating Income from Nonbank Subsidiaries*  
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries, equity in undistributed income of nonbank subsidiaries and associated companies, interest income, management and service fees from nonbank subsidiaries, and other operating income from nonbank subsidiaries.

**Percent of Subsidiary BHCs' Net Income**

*Dividends from Subsidiary BHCs*  
(Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

*Interest Income from Subsidiary BHCs*  
(Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

*Management and Service Fees from Subsidiary BHCs*  
(Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies

divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

*Other Income from Subsidiary BHCs*  
(Percent of Subsidiary BHCs' Net Income)

Other income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

*Operating Income from Subsidiary BHCs*  
(Percent of Subsidiary BHCs' Net Income)

Total income from subsidiary bank holding companies, excluding equity in undistributed income, divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

**Dependence on Subsidiaries**

**Percent of Total Operating Income**

*Dividends from Bank Subsidiaries*  
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

*Interest Income from Bank Subsidiaries*  
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

*Management and Service Fees from Bank Subsidiaries*  
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated

banks divided by parent company total operating income.

*Other Income from Bank Subsidiaries*  
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

*Operating Income from Bank Subsidiaries*  
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

*Dividends from Nonbank Subsidiaries*  
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

*Interest Income from Nonbank Subsidiaries*  
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

*Management and Service Fees from Nonbank Subsidiaries*  
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

*Other Income from Nonbank Subsidiaries*  
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

*Operating Income from Nonbank Subsidiaries*  
(Percent of Total Operating Income)

Total income from nonbank subsidiaries and associated nonbank

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companies, excluding equity in undistributed income, divided by total operating income.

*Dividends from Subsidiary BHCs  
(Percent of Total Operating Income)*

Dividend income from subsidiary bank holding companies divided by parent company total operating income.

*Interest Income from Subsidiary BHCs  
(Percent of Total Operating Income)*

Interest income from subsidiary bank holding companies divided by parent company total operating income.

*Management and Service Fees  
from Subsidiary BHCs  
(Percent of Total Operating Income)*

Management and service fees from

subsidiary bank holding companies divided by parent company total operating income.

*Other Income from Subsidiary BHCs  
(Percent of Total Operating Income)*

Other income from subsidiary bank holding companies divided by parent company total operating income.

*Operating Income from Subsidiary  
BHCs  
(Percent of Total Operating Income)*

Total income from bank holding company subsidiaries, excluding equity in undistributed income, divided by total operating income.

*Loans and Advances from Subsidiaries/  
Short-Term Debt*

Loans and advances from bank, non-bank, and bank holding company

subsidiaries divided by borrowings with a remaining maturity of one year or less (commercial paper and other borrowings).

*Loans and Advances from Subsidiaries/  
Total Debt*

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year and subordinated notes and debentures (including limited-life preferred stock and related surplus).

